

| | | | |
|---------------------------------|--|-------------------------------|-------------------------------------|
| <i>SERFF Tracking Number:</i> | <i>GRTT-126247969</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Guarantee Trust Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>43092</i> |
| <i>Company Tracking Number:</i> | <i>GTLHD2009AR</i> | | |
| <i>TOI:</i> | <i>H16I Individual Health - Major Medical</i> | <i>Sub-TOI:</i> | <i>H16I.005C Individual - Other</i> |
| <i>Product Name:</i> | <i>Annual Rate Filing for Preferred Major Medical plan</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: Annual Rate Filing for Preferred SERFF Tr Num: GRTT-126247969 State: ArkansasLH

Major Medical plan

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed

State Tr Num: 43092

Sub-TOI: H16I.005C Individual - Other

Co Tr Num: GTLHD2009AR

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Author: Linda David

Disposition Date: 08/07/2009

Date Submitted: 07/31/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 19%

Group Market Type:

Filing Status Changed: 08/07/2009

Explanation for Other Group Market Type:

State Status Changed: 08/07/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Annual rate filing for Individual High Deductible Major Medical forms.

Company and Contact

Filing Contact Information

Linda David, Product Analyst

SERFF Tracking Number: GRTT-126247969 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
Company Tracking Number: GTLHD2009AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Annual Rate Filing for Preferred Major Medical plan
Project Name/Number: /

1275 MILWAUKEE AVE (847) 904-5639 [Phone]
GLENVIEW, IL 60025

Filing Company Information

| | | |
|--|-------------------------|-----------------------------|
| Guarantee Trust Life Insurance Company | CoCode: 64211 | State of Domicile: Illinois |
| 1275 Milwaukee Avenue | Group Code: 687 | Company Type: Mutual |
| 1275 Milwaukee Avenue | | |
| Glenview, IL 60025 | Group Name: | State ID Number: |
| (847) 460-4772 ext. [Phone] | FEIN Number: 36-1174500 | |
| | ----- | |

SERFF Tracking Number: GRTT-126247969 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
Company Tracking Number: GTLHD2009AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Annual Rate Filing for Preferred Major Medical plan
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Guarantee Trust Life Insurance Company | \$50.00 | 07/31/2009 | 29563532 |

SERFF Tracking Number: GRTT-126247969 State: Arkansas
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
 Company Tracking Number: GTLHD2009AR
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: Annual Rate Filing for Preferred Major Medical plan
 Project Name/Number: /

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 08/07/2009 | 08/07/2009 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|---------------------------|----------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending Industry Response | Rosalind Minor | 08/06/2009 | 08/06/2009 | Linda David | 08/07/2009 | 08/07/2009 |

| | | | |
|--------------------------|---|------------------------|------------------------------|
| SERFF Tracking Number: | GRTT-126247969 | State: | Arkansas |
| Filing Company: | Guarantee Trust Life Insurance Company | State Tracking Number: | 43092 |
| Company Tracking Number: | GTLHD2009AR | | |
| TOI: | H16I Individual Health - Major Medical | Sub-TOI: | H16I.005C Individual - Other |
| Product Name: | Annual Rate Filing for Preferred Major Medical plan | | |
| Project Name/Number: | / | | |

Disposition

Disposition Date: 08/07/2009

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 10% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTT-126247969 State: Arkansas
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
 Company Tracking Number: GTLHD2009AR
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: Annual Rate Filing for Preferred Major Medical plan
 Project Name/Number: /

| Item Type | Item Name | Item Status | Public Access |
|-------------------------------|----------------------------------|-----------------|---------------|
| Supporting Document (revised) | Health - Actuarial Justification | Approved-Closed | No |
| Supporting Document | Health - Actuarial Justification | Replaced | No |
| Supporting Document | Cover Letter | Approved-Closed | Yes |
| Supporting Document | Exhibits 1 & 2 | Approved-Closed | No |
| Supporting Document (revised) | Rate Sheets | Approved-Closed | Yes |
| Supporting Document | Rate Sheets | Replaced | Yes |

SERFF Tracking Number: GRTT-126247969 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
Company Tracking Number: GTLHD2009AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Annual Rate Filing for Preferred Major Medical plan
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 08/06/2009

Submitted Date 08/06/2009

Respond By Date

Dear Linda David,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Your request for a 19% rate increase on this submission has been reviewed by our Department.

Based on the fact that the Arkansas experience is not credible, our Department will consider no more than a 10% rate increase at this time.

If you wish to accept the 10%, please submit a revised actuarial memorandum along with the adjusted rates.

We appreciate your understanding and cooperation.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/07/2009

Submitted Date 08/07/2009

Dear Rosalind Minor,

Comments:

This is per your objection letter dated 8/6/09.

SERFF Tracking Number: GRTT-126247969 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
Company Tracking Number: GTLHD2009AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Annual Rate Filing for Preferred Major Medical plan
Project Name/Number: /

Response 1

Comments: We are willing to accept your offer of 10% increase. Attached please find revised rate memorandum and rate sheets reflecting 10% increase.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Your request for a 19% rate increase on this submission has been reviewed by our Department.

Based on the fact that the Arkansas experience is not credible, our Department will consider no more than a 10% rate increase at this time.

If you wish to accept the 10%, please submit a revised actuarial memorandum along with the adjusted rates.

We appreciate your understanding and cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

Satisfied -Name: Rate Sheets

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your attention to this filing.

Linda David

Sincerely,
Linda David

| | | | |
|---------------------------------|--|-------------------------------|-------------------------------------|
| <i>SERFF Tracking Number:</i> | <i>GRTT-126247969</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Guarantee Trust Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>43092</i> |
| <i>Company Tracking Number:</i> | <i>GTLHD2009AR</i> | | |
| <i>TOI:</i> | <i>H16I Individual Health - Major Medical</i> | <i>Sub-TOI:</i> | <i>H16I.005C Individual - Other</i> |
| <i>Product Name:</i> | <i>Annual Rate Filing for Preferred Major Medical plan</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTT-126247969 State: Arkansas
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
Company Tracking Number: GTLHD2009AR
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Annual Rate Filing for Preferred Major Medical plan
Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Approved-Closed 08/07/2009
Comments:
Attachment:
AR-LTR09.pdf

Satisfied -Name: Rate Sheets **Review Status:** Approved-Closed 08/07/2009
Comments:
Attachment:
Rates - AR_09_rev.pdf



Guarantee Trust Life Insurance Company
1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

July 30, 2009

Mr. Harris Shearer
Arkansas Department of Insurance
Seniors Insurance Network
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Annual Rate Filing – Individual High Deductible Major Medical
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLHD2009AR

Dear Mr. Shearer:

Enclosed please find our annual rate filing for our Individual High Deductible Major Medical forms. We are requesting the changes shown below which will affect 3 in force policy holder with a current average annual premium of \$1,641. The prior rate history for these forms is shown in the enclosed rate memorandum. The affected forms and requested changes are as follows:

| Deductible | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | \$55,000 | \$60,000 | \$65,000 |
|-------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|
| Request | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% |
| Deductible | \$70,000 | \$75,000 | \$80,000 | \$85,000 | \$90,000 | \$95,000 | \$100,000 | | |
| Request | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | 19.0% | | |

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

Guarantee Trust Life Insurance Company

Linda David
Product Analyst

Encl.

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| Per Child | Annual | \$629.58 | \$562.23 | \$513.91 | \$469.99 | \$434.85 | \$402.64 | Per Child | Annual | \$542.51 | \$484.48 | \$442.84 | \$404.99 | \$374.71 | \$346.96 |
| | Semi-Annual | \$327.38 | \$292.36 | \$267.23 | \$244.39 | \$226.12 | \$209.37 | | Semi-Annual | \$282.11 | \$251.93 | \$230.28 | \$210.59 | \$194.85 | \$180.42 |
| | Quarterly | \$166.84 | \$148.99 | \$136.19 | \$124.55 | \$115.24 | \$106.70 | | Quarterly | \$143.77 | \$128.39 | \$117.35 | \$107.32 | \$99.30 | \$91.94 |
| | Monthly Bank Draft | \$52.88 | \$47.23 | \$43.17 | \$39.48 | \$36.53 | \$33.82 | | Monthly Bank Draft | \$45.57 | \$40.70 | \$37.20 | \$34.02 | \$31.48 | \$29.14 |
| 18-24 | Annual | \$562.23 | \$452.42 | \$388.00 | \$333.82 | \$332.36 | \$278.19 | 18-24 | Annual | \$484.48 | \$389.85 | \$334.34 | \$287.66 | \$286.40 | \$239.71 |
| | Semi-Annual | \$292.36 | \$235.26 | \$201.76 | \$173.59 | \$172.83 | \$144.66 | | Semi-Annual | \$251.93 | \$202.72 | \$173.86 | \$149.58 | \$148.93 | \$124.65 |
| | Quarterly | \$148.99 | \$119.89 | \$102.82 | \$88.46 | \$88.08 | \$73.72 | | Quarterly | \$128.39 | \$103.31 | \$88.60 | \$76.23 | \$75.90 | \$63.52 |
| | Monthly Bank Draft | \$47.23 | \$38.00 | \$32.59 | \$28.04 | \$27.92 | \$23.37 | | Monthly Bank Draft | \$40.70 | \$32.75 | \$28.08 | \$24.16 | \$24.06 | \$20.14 |
| 25-29 | Annual | \$679.36 | \$553.45 | \$477.31 | \$415.82 | \$396.78 | \$342.61 | 25-29 | Annual | \$585.41 | \$476.91 | \$411.30 | \$358.31 | \$341.91 | \$295.23 |
| | Semi-Annual | \$353.27 | \$287.79 | \$248.20 | \$216.23 | \$206.33 | \$178.16 | | Semi-Annual | \$304.41 | \$247.99 | \$213.88 | \$186.32 | \$177.79 | \$153.52 |
| | Quarterly | \$180.03 | \$146.66 | \$126.49 | \$110.19 | \$105.15 | \$90.79 | | Quarterly | \$155.13 | \$126.38 | \$108.99 | \$94.95 | \$90.61 | \$78.24 |
| | Monthly Bank Draft | \$57.07 | \$46.49 | \$40.09 | \$34.93 | \$33.33 | \$28.78 | | Monthly Bank Draft | \$49.17 | \$40.06 | \$34.55 | \$30.10 | \$28.72 | \$24.80 |
| 30-34 | Annual | \$818.46 | \$677.90 | \$587.12 | \$518.31 | \$474.38 | \$421.67 | 30-34 | Annual | \$705.27 | \$584.15 | \$505.92 | \$446.63 | \$408.78 | \$363.36 |
| | Semi-Annual | \$425.60 | \$352.51 | \$305.30 | \$269.52 | \$246.68 | \$219.27 | | Semi-Annual | \$366.74 | \$303.76 | \$263.08 | \$232.25 | \$212.57 | \$188.95 |
| | Quarterly | \$216.89 | \$179.64 | \$155.59 | \$137.35 | \$125.71 | \$111.74 | | Quarterly | \$186.90 | \$154.80 | \$134.07 | \$118.36 | \$108.33 | \$96.29 |
| | Monthly Bank Draft | \$68.75 | \$56.94 | \$49.32 | \$43.54 | \$39.85 | \$35.42 | | Monthly Bank Draft | \$59.24 | \$49.07 | \$42.50 | \$37.52 | \$34.34 | \$30.52 |
| 35-39 | Annual | \$986.83 | \$831.63 | \$721.82 | \$647.15 | \$568.09 | \$519.77 | 35-39 | Annual | \$850.36 | \$716.62 | \$622.00 | \$557.65 | \$489.52 | \$447.89 |
| | Semi-Annual | \$513.15 | \$432.45 | \$375.35 | \$336.52 | \$295.41 | \$270.28 | | Semi-Annual | \$442.19 | \$372.64 | \$323.44 | \$289.98 | \$254.55 | \$232.90 |
| | Quarterly | \$261.51 | \$220.38 | \$191.28 | \$171.49 | \$150.54 | \$137.74 | | Quarterly | \$225.35 | \$189.90 | \$164.83 | \$147.78 | \$129.72 | \$118.69 |
| | Monthly Bank Draft | \$82.89 | \$69.86 | \$60.63 | \$54.36 | \$47.72 | \$43.66 | | Monthly Bank Draft | \$71.43 | \$60.20 | \$52.25 | \$46.84 | \$41.12 | \$37.62 |
| 40-44 | Annual | \$1,190.35 | \$1,019.04 | \$888.74 | \$806.74 | \$679.36 | \$639.83 | 40-44 | Annual | \$1,025.73 | \$878.11 | \$765.83 | \$695.17 | \$585.41 | \$551.34 |
| | Semi-Annual | \$618.98 | \$529.90 | \$462.14 | \$419.50 | \$353.27 | \$332.71 | | Semi-Annual | \$533.38 | \$456.62 | \$398.23 | \$361.49 | \$304.41 | \$286.70 |
| | Quarterly | \$315.44 | \$270.05 | \$235.52 | \$213.79 | \$180.03 | \$169.55 | | Quarterly | \$271.82 | \$232.70 | \$202.94 | \$184.22 | \$155.13 | \$146.11 |
| | Monthly Bank Draft | \$99.99 | \$85.60 | \$74.65 | \$67.77 | \$57.07 | \$53.75 | | Monthly Bank Draft | \$86.16 | \$73.76 | \$64.33 | \$58.39 | \$49.17 | \$46.31 |
| 45-49 | Annual | \$1,434.86 | \$1,248.91 | \$1,093.72 | \$1,007.33 | \$811.14 | \$787.71 | 45-49 | Annual | \$1,236.42 | \$1,076.19 | \$942.46 | \$868.02 | \$698.96 | \$678.77 |
| | Semi-Annual | \$746.13 | \$649.43 | \$568.73 | \$523.81 | \$421.79 | \$409.61 | | Semi-Annual | \$642.94 | \$559.62 | \$490.08 | \$451.37 | \$363.46 | \$352.96 |
| | Quarterly | \$380.24 | \$330.96 | \$289.84 | \$266.94 | \$214.95 | \$208.74 | | Quarterly | \$327.65 | \$285.19 | \$249.75 | \$230.03 | \$185.22 | \$179.87 |
| | Monthly Bank Draft | \$120.53 | \$104.91 | \$91.87 | \$84.62 | \$68.14 | \$66.17 | | Monthly Bank Draft | \$103.86 | \$90.40 | \$79.17 | \$72.91 | \$58.71 | \$57.02 |
| 50-54 | Annual | \$2,020.52 | \$1,784.79 | \$1,556.39 | \$1,401.19 | \$1,212.31 | \$1,111.29 | 50-54 | Annual | \$1,741.09 | \$1,537.96 | \$1,341.14 | \$1,207.40 | \$1,044.65 | \$957.60 |
| | Semi-Annual | \$1,050.67 | \$928.09 | \$809.32 | \$728.62 | \$630.40 | \$577.87 | | Semi-Annual | \$905.37 | \$799.74 | \$697.39 | \$627.85 | \$543.22 | \$497.95 |
| | Quarterly | \$535.44 | \$472.97 | \$412.44 | \$371.32 | \$321.26 | \$294.49 | | Quarterly | \$461.39 | \$407.56 | \$355.40 | \$319.96 | \$276.83 | \$253.76 |
| | Monthly Bank Draft | \$169.72 | \$149.92 | \$130.74 | \$117.70 | \$101.83 | \$93.35 | | Monthly Bank Draft | \$146.25 | \$129.19 | \$112.66 | \$101.42 | \$87.75 | \$80.44 |
| 55-59 | Annual | \$2,843.37 | \$2,549.07 | \$2,218.18 | \$1,951.70 | \$1,812.61 | \$1,571.03 | 55-59 | Annual | \$2,450.14 | \$2,196.54 | \$1,911.41 | \$1,681.79 | \$1,561.93 | \$1,353.76 |
| | Semi-Annual | \$1,478.55 | \$1,325.52 | \$1,153.45 | \$1,014.88 | \$942.56 | \$816.94 | | Semi-Annual | \$1,274.07 | \$1,142.20 | \$993.93 | \$874.53 | \$812.20 | \$703.96 |
| | Quarterly | \$753.49 | \$675.50 | \$587.82 | \$517.20 | \$480.34 | \$416.32 | | Quarterly | \$649.29 | \$582.08 | \$506.52 | \$445.67 | \$413.91 | \$358.75 |
| | Monthly Bank Draft | \$238.84 | \$214.12 | \$186.33 | \$163.94 | \$152.26 | \$131.97 | | Monthly Bank Draft | \$205.81 | \$184.51 | \$160.56 | \$141.27 | \$131.20 | \$113.72 |
| 60+ | Annual | \$4,818.50 | \$4,237.23 | \$3,795.06 | \$3,382.17 | \$3,038.10 | \$2,754.05 | 60+ | Annual | \$4,152.11 | \$3,651.23 | \$3,270.21 | \$2,914.43 | \$2,617.94 | \$2,373.17 |
| | Semi-Annual | \$2,505.62 | \$2,203.36 | \$1,973.43 | \$1,758.73 | \$1,579.81 | \$1,432.11 | | Semi-Annual | \$2,159.10 | \$1,898.64 | \$1,700.51 | \$1,515.50 | \$1,361.33 | \$1,234.05 |
| | Quarterly | \$1,276.90 | \$1,122.87 | \$1,005.69 | \$896.28 | \$805.10 | \$729.82 | | Quarterly | \$1,100.31 | \$967.58 | \$866.61 | \$772.32 | \$693.75 | \$628.89 |
| | Monthly Bank Draft | \$404.75 | \$355.93 | \$318.79 | \$284.10 | \$255.20 | \$231.34 | | Monthly Bank Draft | \$348.78 | \$306.70 | \$274.70 | \$244.81 | \$219.91 | \$199.35 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

AR

15Dxxx

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| Per Child | Annual | \$818.45 | \$730.90 | \$668.08 | \$610.99 | \$565.31 | \$523.43 | Per Child | Annual | \$705.26 | \$629.82 | \$575.69 | \$526.49 | \$487.12 | \$451.05 |
| | Semi-Annual | \$425.59 | \$380.07 | \$347.40 | \$317.71 | \$293.96 | \$272.18 | | Semi-Annual | \$366.74 | \$327.51 | \$299.36 | \$273.77 | \$253.30 | \$234.55 |
| | Quarterly | \$216.89 | \$193.69 | \$177.04 | \$161.91 | \$149.81 | \$138.71 | | Quarterly | \$186.89 | \$166.90 | \$152.56 | \$139.52 | \$129.09 | \$119.53 |
| | Monthly Bank Draft | \$68.75 | \$61.40 | \$56.12 | \$51.32 | \$47.49 | \$43.97 | | Monthly Bank Draft | \$59.24 | \$52.90 | \$48.36 | \$44.23 | \$40.92 | \$37.89 |
| 18-24 | Annual | \$730.90 | \$588.15 | \$504.40 | \$433.97 | \$432.07 | \$361.65 | 18-24 | Annual | \$629.82 | \$506.81 | \$434.64 | \$373.96 | \$372.32 | \$311.62 |
| | Semi-Annual | \$380.07 | \$305.84 | \$262.29 | \$225.66 | \$224.68 | \$188.06 | | Semi-Annual | \$327.51 | \$263.54 | \$226.01 | \$194.46 | \$193.61 | \$162.04 |
| | Quarterly | \$193.69 | \$155.86 | \$133.67 | \$115.00 | \$114.50 | \$95.84 | | Quarterly | \$166.90 | \$134.30 | \$115.18 | \$99.10 | \$98.66 | \$82.58 |
| | Monthly Bank Draft | \$61.40 | \$49.40 | \$42.37 | \$36.45 | \$36.29 | \$30.38 | | Monthly Bank Draft | \$52.90 | \$42.57 | \$36.51 | \$31.41 | \$31.27 | \$26.18 |
| 25-29 | Annual | \$883.17 | \$719.49 | \$620.50 | \$540.57 | \$515.81 | \$445.39 | 25-29 | Annual | \$761.03 | \$619.98 | \$534.69 | \$465.80 | \$444.48 | \$383.80 |
| | Semi-Annual | \$459.25 | \$374.13 | \$322.66 | \$281.10 | \$268.22 | \$231.60 | | Semi-Annual | \$395.74 | \$322.39 | \$278.04 | \$242.22 | \$231.13 | \$199.58 |
| | Quarterly | \$234.04 | \$190.66 | \$164.43 | \$143.25 | \$136.69 | \$118.03 | | Quarterly | \$201.67 | \$164.29 | \$141.69 | \$123.44 | \$117.79 | \$101.71 |
| | Monthly Bank Draft | \$74.19 | \$60.44 | \$52.12 | \$45.41 | \$43.33 | \$37.41 | | Monthly Bank Draft | \$63.93 | \$52.08 | \$44.91 | \$39.13 | \$37.34 | \$32.24 |
| 30-34 | Annual | \$1,064.00 | \$881.27 | \$763.26 | \$673.80 | \$616.69 | \$548.17 | 30-34 | Annual | \$916.85 | \$759.40 | \$657.70 | \$580.62 | \$531.41 | \$472.37 |
| | Semi-Annual | \$553.28 | \$458.26 | \$396.90 | \$350.38 | \$320.68 | \$285.05 | | Semi-Annual | \$476.76 | \$394.89 | \$342.00 | \$301.92 | \$276.33 | \$245.63 |
| | Quarterly | \$281.96 | \$233.54 | \$202.26 | \$178.56 | \$163.42 | \$145.27 | | Quarterly | \$242.97 | \$201.24 | \$174.29 | \$153.86 | \$140.82 | \$125.18 |
| | Monthly Bank Draft | \$89.38 | \$74.03 | \$64.11 | \$56.60 | \$51.80 | \$46.05 | | Monthly Bank Draft | \$77.02 | \$63.79 | \$55.25 | \$48.77 | \$44.64 | \$39.68 |
| 35-39 | Annual | \$1,282.88 | \$1,081.12 | \$938.37 | \$841.30 | \$738.52 | \$675.70 | 35-39 | Annual | \$1,105.47 | \$931.61 | \$808.60 | \$724.95 | \$636.38 | \$582.26 |
| | Semi-Annual | \$667.10 | \$562.18 | \$487.95 | \$437.48 | \$384.03 | \$351.36 | | Semi-Annual | \$574.84 | \$484.44 | \$420.47 | \$376.97 | \$330.92 | \$302.78 |
| | Quarterly | \$339.96 | \$286.50 | \$248.67 | \$222.94 | \$195.71 | \$179.06 | | Quarterly | \$292.95 | \$246.88 | \$214.28 | \$192.11 | \$168.64 | \$154.30 |
| | Monthly Bank Draft | \$107.76 | \$90.81 | \$78.82 | \$70.67 | \$62.04 | \$56.76 | | Monthly Bank Draft | \$92.86 | \$78.26 | \$67.92 | \$60.90 | \$53.46 | \$48.91 |
| 40-44 | Annual | \$1,547.46 | \$1,324.75 | \$1,155.36 | \$1,048.76 | \$883.17 | \$831.78 | 40-44 | Annual | \$1,333.45 | \$1,141.54 | \$995.58 | \$903.72 | \$761.03 | \$716.74 |
| | Semi-Annual | \$804.68 | \$688.87 | \$600.79 | \$545.36 | \$459.25 | \$432.53 | | Semi-Annual | \$693.39 | \$593.60 | \$517.70 | \$469.93 | \$395.74 | \$372.70 |
| | Quarterly | \$410.08 | \$351.06 | \$306.17 | \$277.92 | \$234.04 | \$220.42 | | Quarterly | \$353.36 | \$302.51 | \$263.83 | \$239.49 | \$201.67 | \$189.94 |
| | Monthly Bank Draft | \$129.99 | \$111.28 | \$97.05 | \$88.10 | \$74.19 | \$69.87 | | Monthly Bank Draft | \$112.01 | \$95.89 | \$83.63 | \$75.91 | \$63.93 | \$60.21 |
| 45-49 | Annual | \$1,865.32 | \$1,623.58 | \$1,421.84 | \$1,309.53 | \$1,054.48 | \$1,024.02 | 45-49 | Annual | \$1,607.35 | \$1,399.05 | \$1,225.20 | \$1,128.43 | \$908.65 | \$882.40 |
| | Semi-Annual | \$969.97 | \$844.26 | \$739.36 | \$680.96 | \$548.33 | \$532.49 | | Semi-Annual | \$835.82 | \$727.51 | \$637.10 | \$586.78 | \$472.50 | \$458.85 |
| | Quarterly | \$494.31 | \$430.25 | \$376.79 | \$347.03 | \$279.44 | \$271.37 | | Quarterly | \$425.95 | \$370.75 | \$324.68 | \$299.03 | \$240.79 | \$233.84 |
| | Monthly Bank Draft | \$156.69 | \$136.38 | \$119.43 | \$110.00 | \$88.58 | \$86.02 | | Monthly Bank Draft | \$135.02 | \$117.52 | \$102.92 | \$94.79 | \$76.33 | \$74.12 |
| 50-54 | Annual | \$2,626.68 | \$2,320.23 | \$2,023.31 | \$1,821.55 | \$1,576.00 | \$1,444.68 | 50-54 | Annual | \$2,263.42 | \$1,999.35 | \$1,743.48 | \$1,569.62 | \$1,358.05 | \$1,244.88 |
| | Semi-Annual | \$1,365.87 | \$1,206.52 | \$1,052.12 | \$947.21 | \$819.52 | \$751.23 | | Semi-Annual | \$1,176.98 | \$1,039.66 | \$906.61 | \$816.20 | \$706.19 | \$647.34 |
| | Quarterly | \$696.07 | \$614.86 | \$536.18 | \$482.71 | \$417.64 | \$382.84 | | Quarterly | \$599.81 | \$529.83 | \$462.02 | \$415.95 | \$359.88 | \$329.89 |
| | Monthly Bank Draft | \$220.64 | \$194.90 | \$169.96 | \$153.01 | \$132.38 | \$121.35 | | Monthly Bank Draft | \$190.13 | \$167.95 | \$146.45 | \$131.85 | \$114.08 | \$104.57 |
| 55-59 | Annual | \$3,696.38 | \$3,313.79 | \$2,883.63 | \$2,537.21 | \$2,356.39 | \$2,042.34 | 55-59 | Annual | \$3,185.18 | \$2,855.50 | \$2,484.83 | \$2,186.33 | \$2,030.51 | \$1,759.89 |
| | Semi-Annual | \$1,922.12 | \$1,723.17 | \$1,499.49 | \$1,319.35 | \$1,225.32 | \$1,062.02 | | Semi-Annual | \$1,656.29 | \$1,484.86 | \$1,292.11 | \$1,136.89 | \$1,055.87 | \$915.14 |
| | Quarterly | \$979.54 | \$878.15 | \$764.16 | \$672.36 | \$624.44 | \$541.22 | | Quarterly | \$844.07 | \$756.71 | \$658.48 | \$579.38 | \$538.09 | \$466.37 |
| | Monthly Bank Draft | \$310.50 | \$278.36 | \$242.22 | \$213.13 | \$197.94 | \$171.56 | | Monthly Bank Draft | \$267.56 | \$239.86 | \$208.73 | \$183.65 | \$170.56 | \$147.83 |
| 60+ | Annual | \$6,264.05 | \$5,508.40 | \$4,933.58 | \$4,396.82 | \$3,949.53 | \$3,580.27 | 60+ | Annual | \$5,397.74 | \$4,746.60 | \$4,251.27 | \$3,788.76 | \$3,403.32 | \$3,085.12 |
| | Semi-Annual | \$3,257.31 | \$2,864.37 | \$2,565.46 | \$2,286.35 | \$2,053.76 | \$1,861.74 | | Semi-Annual | \$2,806.82 | \$2,468.23 | \$2,210.66 | \$1,970.16 | \$1,769.73 | \$1,604.26 |
| | Quarterly | \$1,659.97 | \$1,459.73 | \$1,307.40 | \$1,165.16 | \$1,046.63 | \$948.77 | | Quarterly | \$1,430.40 | \$1,257.85 | \$1,126.59 | \$1,004.02 | \$901.88 | \$817.56 |
| | Monthly Bank Draft | \$526.18 | \$462.71 | \$414.42 | \$369.33 | \$331.76 | \$300.74 | | Monthly Bank Draft | \$453.41 | \$398.71 | \$357.11 | \$318.26 | \$285.88 | \$259.15 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 | | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 |
| Per Child | Annual | \$400.57 | \$382.54 | \$368.31 | \$354.06 | \$341.90 | \$330.17 | Per Child | Annual | \$345.17 | \$329.64 | \$317.37 | \$305.10 | \$294.62 | \$284.51 |
| | Semi-Annual | \$208.30 | \$198.92 | \$191.52 | \$184.11 | \$177.79 | \$171.69 | | Semi-Annual | \$179.49 | \$171.41 | \$165.03 | \$158.65 | \$153.20 | \$147.95 |
| | Quarterly | \$106.15 | \$101.37 | \$97.60 | \$93.83 | \$90.60 | \$87.50 | | Quarterly | \$91.47 | \$87.35 | \$84.10 | \$80.85 | \$78.07 | \$75.40 |
| | Monthly Bank Draft | \$33.65 | \$32.13 | \$30.94 | \$29.74 | \$28.72 | \$27.73 | | Monthly Bank Draft | \$28.99 | \$27.69 | \$26.66 | \$25.63 | \$24.75 | \$23.90 |
| 18-24 | Annual | \$270.09 | \$251.85 | \$236.22 | \$221.74 | \$209.01 | \$197.14 | 18-24 | Annual | \$232.74 | \$217.02 | \$203.55 | \$191.08 | \$180.11 | \$169.87 |
| | Semi-Annual | \$140.45 | \$130.96 | \$122.83 | \$115.30 | \$108.69 | \$102.51 | | Semi-Annual | \$121.02 | \$112.85 | \$105.85 | \$99.36 | \$93.66 | \$88.33 |
| | Quarterly | \$71.57 | \$66.74 | \$62.60 | \$58.76 | \$55.39 | \$52.24 | | Quarterly | \$61.68 | \$57.51 | \$53.94 | \$50.64 | \$47.73 | \$45.02 |
| | Monthly Bank Draft | \$22.69 | \$21.16 | \$19.84 | \$18.63 | \$17.56 | \$16.56 | | Monthly Bank Draft | \$19.55 | \$18.23 | \$17.10 | \$16.05 | \$15.13 | \$14.27 |
| 25-29 | Annual | \$332.64 | \$310.18 | \$290.92 | \$273.10 | \$257.42 | \$242.79 | 25-29 | Annual | \$286.63 | \$267.29 | \$250.69 | \$235.33 | \$221.82 | \$209.21 |
| | Semi-Annual | \$172.97 | \$161.29 | \$151.28 | \$142.01 | \$133.86 | \$126.25 | | Semi-Annual | \$149.05 | \$138.99 | \$130.36 | \$122.37 | \$115.35 | \$108.79 |
| | Quarterly | \$88.15 | \$82.20 | \$77.09 | \$72.37 | \$68.22 | \$64.34 | | Quarterly | \$75.96 | \$70.83 | \$66.43 | \$62.36 | \$58.78 | \$55.44 |
| | Monthly Bank Draft | \$27.94 | \$26.06 | \$24.44 | \$22.94 | \$21.62 | \$20.39 | | Monthly Bank Draft | \$24.08 | \$22.45 | \$21.06 | \$19.77 | \$18.63 | \$17.57 |
| 30-34 | Annual | \$409.40 | \$381.76 | \$358.06 | \$336.12 | \$316.82 | \$298.82 | 30-34 | Annual | \$352.78 | \$328.96 | \$308.54 | \$289.63 | \$273.00 | \$257.49 |
| | Semi-Annual | \$212.89 | \$198.52 | \$186.19 | \$174.78 | \$164.75 | \$155.39 | | Semi-Annual | \$183.45 | \$171.06 | \$160.44 | \$150.61 | \$141.96 | \$133.89 |
| | Quarterly | \$108.49 | \$101.17 | \$94.89 | \$89.07 | \$83.96 | \$79.19 | | Quarterly | \$93.49 | \$87.17 | \$81.76 | \$76.75 | \$72.35 | \$68.23 |
| | Monthly Bank Draft | \$34.39 | \$32.07 | \$30.08 | \$28.23 | \$26.61 | \$25.10 | | Monthly Bank Draft | \$29.63 | \$27.63 | \$25.92 | \$24.33 | \$22.93 | \$21.63 |
| 35-39 | Annual | \$504.65 | \$470.58 | \$441.36 | \$414.33 | \$390.52 | \$368.35 | 35-39 | Annual | \$434.86 | \$405.50 | \$380.32 | \$357.03 | \$336.51 | \$317.41 |
| | Semi-Annual | \$262.42 | \$244.70 | \$229.51 | \$215.45 | \$203.07 | \$191.54 | | Semi-Annual | \$226.13 | \$210.86 | \$197.77 | \$185.66 | \$174.99 | \$165.05 |
| | Quarterly | \$133.73 | \$124.70 | \$116.96 | \$109.80 | \$103.49 | \$97.61 | | Quarterly | \$115.24 | \$107.46 | \$100.78 | \$94.61 | \$89.18 | \$84.11 |
| | Monthly Bank Draft | \$42.39 | \$39.53 | \$37.07 | \$34.80 | \$32.80 | \$30.94 | | Monthly Bank Draft | \$36.53 | \$34.06 | \$31.95 | \$29.99 | \$28.27 | \$26.66 |
| 40-44 | Annual | \$621.22 | \$579.28 | \$543.32 | \$510.03 | \$480.73 | \$453.43 | 40-44 | Annual | \$535.31 | \$499.16 | \$468.18 | \$439.49 | \$414.25 | \$390.72 |
| | Semi-Annual | \$323.03 | \$301.23 | \$282.53 | \$265.22 | \$249.98 | \$235.78 | | Semi-Annual | \$278.36 | \$259.56 | \$243.45 | \$228.53 | \$215.41 | \$203.17 |
| | Quarterly | \$164.62 | \$153.51 | \$143.98 | \$135.16 | \$127.39 | \$120.16 | | Quarterly | \$141.86 | \$132.28 | \$124.07 | \$116.46 | \$109.78 | \$103.54 |
| | Monthly Bank Draft | \$52.18 | \$48.66 | \$45.64 | \$42.84 | \$40.38 | \$38.09 | | Monthly Bank Draft | \$44.97 | \$41.93 | \$39.33 | \$36.92 | \$34.80 | \$32.82 |
| 45-49 | Annual | \$764.79 | \$713.15 | \$668.88 | \$627.90 | \$591.83 | \$558.23 | 45-49 | Annual | \$659.02 | \$614.52 | \$576.37 | \$541.06 | \$509.98 | \$481.03 |
| | Semi-Annual | \$397.69 | \$370.84 | \$347.82 | \$326.51 | \$307.75 | \$290.28 | | Semi-Annual | \$342.69 | \$319.55 | \$299.71 | \$281.35 | \$265.19 | \$250.14 |
| | Quarterly | \$202.67 | \$188.98 | \$177.25 | \$166.39 | \$156.83 | \$147.93 | | Quarterly | \$174.64 | \$162.85 | \$152.74 | \$143.38 | \$135.14 | \$127.47 |
| | Monthly Bank Draft | \$64.24 | \$59.90 | \$56.19 | \$52.74 | \$49.71 | \$46.89 | | Monthly Bank Draft | \$55.36 | \$51.62 | \$48.42 | \$45.45 | \$42.84 | \$40.41 |
| 50-54 | Annual | \$1,078.96 | \$1,006.11 | \$943.66 | \$885.83 | \$834.95 | \$787.53 | 50-54 | Annual | \$929.74 | \$866.96 | \$813.15 | \$763.32 | \$719.48 | \$678.62 |
| | Semi-Annual | \$561.06 | \$523.18 | \$490.70 | \$460.63 | \$434.17 | \$409.52 | | Semi-Annual | \$483.46 | \$450.82 | \$422.84 | \$396.93 | \$374.13 | \$352.88 |
| | Quarterly | \$285.92 | \$266.62 | \$250.07 | \$234.74 | \$221.26 | \$208.70 | | Quarterly | \$246.38 | \$229.74 | \$215.48 | \$202.28 | \$190.66 | \$179.83 |
| | Monthly Bank Draft | \$90.63 | \$84.51 | \$79.27 | \$74.41 | \$70.14 | \$66.15 | | Monthly Bank Draft | \$78.10 | \$72.82 | \$68.30 | \$64.12 | \$60.44 | \$57.00 |
| 55-59 | Annual | \$1,525.32 | \$1,422.32 | \$1,334.05 | \$1,252.30 | \$1,180.37 | \$1,113.34 | 55-59 | Annual | \$1,314.37 | \$1,225.62 | \$1,149.55 | \$1,079.11 | \$1,017.13 | \$959.37 |
| | Semi-Annual | \$793.17 | \$739.61 | \$693.71 | \$651.20 | \$613.79 | \$578.94 | | Semi-Annual | \$683.47 | \$637.32 | \$597.77 | \$561.14 | \$528.91 | \$498.87 |
| | Quarterly | \$404.21 | \$376.91 | \$353.52 | \$331.86 | \$312.80 | \$295.04 | | Quarterly | \$348.31 | \$324.79 | \$304.63 | \$285.96 | \$269.54 | \$254.23 |
| | Monthly Bank Draft | \$128.13 | \$119.47 | \$112.06 | \$105.19 | \$99.15 | \$93.52 | | Monthly Bank Draft | \$110.41 | \$102.95 | \$96.56 | \$90.65 | \$85.44 | \$80.59 |
| 60+ | Annual | \$2,673.93 | \$2,493.37 | \$2,338.61 | \$2,195.32 | \$2,069.22 | \$1,951.70 | 60+ | Annual | \$2,304.13 | \$2,148.54 | \$2,015.18 | \$1,891.71 | \$1,783.05 | \$1,681.79 |
| | Semi-Annual | \$1,390.44 | \$1,296.55 | \$1,216.08 | \$1,141.57 | \$1,075.99 | \$1,014.88 | | Semi-Annual | \$1,198.15 | \$1,117.24 | \$1,047.89 | \$983.69 | \$927.19 | \$874.53 |
| | Quarterly | \$708.59 | \$660.74 | \$619.73 | \$581.76 | \$548.34 | \$517.20 | | Quarterly | \$610.59 | \$569.36 | \$534.02 | \$501.30 | \$472.51 | \$445.67 |
| | Monthly Bank Draft | \$224.61 | \$209.44 | \$196.44 | \$184.41 | \$173.81 | \$163.94 | | Monthly Bank Draft | \$193.55 | \$180.48 | \$169.28 | \$158.90 | \$149.78 | \$141.27 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 | | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 |
| Per Child | Annual | \$520.74 | \$497.30 | \$478.80 | \$460.28 | \$444.47 | \$429.22 | Per Child | Annual | \$448.72 | \$428.53 | \$412.58 | \$396.63 | \$383.01 | \$369.86 |
| | Semi-Annual | \$270.78 | \$258.60 | \$248.98 | \$239.35 | \$231.12 | \$223.19 | | Semi-Annual | \$233.33 | \$222.84 | \$214.54 | \$206.25 | \$199.17 | \$192.33 |
| | Quarterly | \$138.00 | \$131.78 | \$126.88 | \$121.97 | \$117.78 | \$113.74 | | Quarterly | \$118.91 | \$113.56 | \$109.33 | \$105.11 | \$101.50 | \$98.01 |
| | Monthly Bank Draft | \$43.74 | \$41.77 | \$40.22 | \$38.66 | \$37.34 | \$36.05 | | Monthly Bank Draft | \$37.69 | \$36.00 | \$34.66 | \$33.32 | \$32.17 | \$31.07 |
| 18-24 | Annual | \$351.12 | \$327.41 | \$307.09 | \$288.26 | \$271.71 | \$256.28 | 18-24 | Annual | \$302.56 | \$282.13 | \$264.62 | \$248.40 | \$234.14 | \$220.83 |
| | Semi-Annual | \$182.58 | \$170.25 | \$159.69 | \$149.90 | \$141.29 | \$133.27 | | Semi-Annual | \$157.33 | \$146.71 | \$137.60 | \$129.17 | \$121.75 | \$114.83 |
| | Quarterly | \$93.05 | \$86.76 | \$81.38 | \$76.39 | \$72.00 | \$67.91 | | Quarterly | \$80.18 | \$74.76 | \$70.12 | \$65.83 | \$62.05 | \$58.52 |
| | Monthly Bank Draft | \$29.49 | \$27.50 | \$25.80 | \$24.21 | \$22.82 | \$21.53 | | Monthly Bank Draft | \$25.42 | \$23.70 | \$22.23 | \$20.87 | \$19.67 | \$18.55 |
| 25-29 | Annual | \$432.43 | \$403.23 | \$378.20 | \$355.03 | \$334.65 | \$315.63 | 25-29 | Annual | \$372.62 | \$347.48 | \$325.90 | \$305.93 | \$288.37 | \$271.97 |
| | Semi-Annual | \$224.86 | \$209.68 | \$196.66 | \$184.62 | \$174.02 | \$164.13 | | Semi-Annual | \$193.76 | \$180.69 | \$169.47 | \$159.08 | \$149.95 | \$141.42 |
| | Quarterly | \$114.59 | \$106.86 | \$100.22 | \$94.08 | \$88.68 | \$83.64 | | Quarterly | \$98.74 | \$92.08 | \$86.36 | \$81.07 | \$76.42 | \$72.07 |
| | Monthly Bank Draft | \$36.32 | \$33.87 | \$31.77 | \$29.82 | \$28.11 | \$26.51 | | Monthly Bank Draft | \$31.30 | \$29.19 | \$27.38 | \$25.70 | \$24.22 | \$22.85 |
| 30-34 | Annual | \$532.22 | \$496.29 | \$465.48 | \$436.96 | \$411.87 | \$388.47 | 30-34 | Annual | \$458.61 | \$427.65 | \$401.10 | \$376.52 | \$354.90 | \$334.74 |
| | Semi-Annual | \$276.75 | \$258.07 | \$242.05 | \$227.22 | \$214.17 | \$202.00 | | Semi-Annual | \$238.48 | \$222.88 | \$208.57 | \$195.79 | \$184.55 | \$174.06 |
| | Quarterly | \$141.04 | \$131.52 | \$123.35 | \$115.79 | \$109.15 | \$102.94 | | Quarterly | \$121.53 | \$113.33 | \$106.29 | \$99.78 | \$94.05 | \$88.71 |
| | Monthly Bank Draft | \$44.71 | \$41.69 | \$39.10 | \$36.70 | \$34.60 | \$32.63 | | Monthly Bank Draft | \$38.52 | \$35.92 | \$33.69 | \$31.63 | \$29.81 | \$28.12 |
| 35-39 | Annual | \$656.05 | \$611.75 | \$573.77 | \$538.63 | \$507.68 | \$478.86 | 35-39 | Annual | \$565.32 | \$527.15 | \$494.42 | \$464.14 | \$437.46 | \$412.63 |
| | Semi-Annual | \$341.15 | \$318.11 | \$298.36 | \$280.09 | \$263.99 | \$249.01 | | Semi-Annual | \$293.97 | \$274.12 | \$257.10 | \$241.35 | \$227.48 | \$214.57 |
| | Quarterly | \$173.85 | \$162.11 | \$152.05 | \$142.74 | \$134.54 | \$126.90 | | Quarterly | \$149.81 | \$139.69 | \$131.02 | \$123.00 | \$115.93 | \$109.35 |
| | Monthly Bank Draft | \$55.11 | \$51.39 | \$48.20 | \$45.24 | \$42.65 | \$40.22 | | Monthly Bank Draft | \$47.49 | \$44.28 | \$41.53 | \$38.99 | \$36.75 | \$34.66 |
| 40-44 | Annual | \$807.59 | \$753.06 | \$706.32 | \$663.04 | \$624.95 | \$589.46 | 40-44 | Annual | \$695.90 | \$648.91 | \$608.63 | \$571.34 | \$538.53 | \$507.94 |
| | Semi-Annual | \$419.95 | \$391.59 | \$367.29 | \$344.78 | \$324.97 | \$306.52 | | Semi-Annual | \$361.87 | \$337.43 | \$316.49 | \$297.10 | \$280.04 | \$264.13 |
| | Quarterly | \$214.01 | \$199.56 | \$187.17 | \$175.71 | \$165.61 | \$156.21 | | Quarterly | \$184.41 | \$171.96 | \$161.29 | \$151.41 | \$142.71 | \$134.60 |
| | Monthly Bank Draft | \$67.84 | \$63.26 | \$59.33 | \$55.70 | \$52.50 | \$49.51 | | Monthly Bank Draft | \$58.46 | \$54.51 | \$51.12 | \$47.99 | \$45.24 | \$42.67 |
| 45-49 | Annual | \$994.23 | \$927.10 | \$869.54 | \$816.27 | \$769.38 | \$725.70 | 45-49 | Annual | \$856.73 | \$798.88 | \$749.28 | \$703.38 | \$662.97 | \$625.34 |
| | Semi-Annual | \$517.00 | \$482.09 | \$452.16 | \$424.46 | \$400.08 | \$377.36 | | Semi-Annual | \$445.50 | \$415.42 | \$389.63 | \$365.76 | \$344.74 | \$325.18 |
| | Quarterly | \$263.47 | \$245.68 | \$230.43 | \$216.31 | \$203.89 | \$192.31 | | Quarterly | \$227.03 | \$211.70 | \$198.56 | \$186.40 | \$175.69 | \$165.72 |
| | Monthly Bank Draft | \$83.52 | \$77.88 | \$73.04 | \$68.57 | \$64.63 | \$60.96 | | Monthly Bank Draft | \$71.97 | \$67.11 | \$62.94 | \$59.08 | \$55.69 | \$52.53 |
| 50-54 | Annual | \$1,402.65 | \$1,307.94 | \$1,226.76 | \$1,151.58 | \$1,085.44 | \$1,023.79 | 50-54 | Annual | \$1,208.66 | \$1,127.05 | \$1,057.10 | \$992.32 | \$935.32 | \$882.21 |
| | Semi-Annual | \$729.38 | \$680.13 | \$637.92 | \$598.82 | \$564.43 | \$532.37 | | Semi-Annual | \$628.50 | \$586.07 | \$549.69 | \$516.01 | \$486.37 | \$458.75 |
| | Quarterly | \$371.70 | \$346.60 | \$325.09 | \$305.17 | \$287.64 | \$271.30 | | Quarterly | \$320.29 | \$298.67 | \$280.13 | \$262.96 | \$247.86 | \$233.79 |
| | Monthly Bank Draft | \$117.82 | \$109.87 | \$103.05 | \$96.73 | \$91.18 | \$86.00 | | Monthly Bank Draft | \$101.53 | \$94.67 | \$88.80 | \$83.35 | \$78.57 | \$74.11 |
| 55-59 | Annual | \$1,982.92 | \$1,849.02 | \$1,734.27 | \$1,627.99 | \$1,534.48 | \$1,447.34 | 55-59 | Annual | \$1,708.68 | \$1,593.31 | \$1,494.42 | \$1,402.84 | \$1,322.27 | \$1,247.18 |
| | Semi-Annual | \$1,031.12 | \$961.49 | \$901.82 | \$846.55 | \$797.93 | \$752.62 | | Semi-Annual | \$888.51 | \$828.52 | \$777.10 | \$729.48 | \$687.58 | \$648.53 |
| | Quarterly | \$525.47 | \$489.99 | \$459.58 | \$431.42 | \$406.64 | \$383.55 | | Quarterly | \$452.80 | \$422.23 | \$396.02 | \$371.75 | \$350.40 | \$330.50 |
| | Monthly Bank Draft | \$166.57 | \$155.32 | \$145.68 | \$136.75 | \$128.90 | \$121.58 | | Monthly Bank Draft | \$143.53 | \$133.84 | \$125.53 | \$117.84 | \$111.07 | \$104.76 |
| 60+ | Annual | \$3,476.11 | \$3,241.38 | \$3,040.19 | \$2,853.92 | \$2,689.99 | \$2,537.21 | 60+ | Annual | \$2,995.37 | \$2,793.10 | \$2,619.73 | \$2,459.22 | \$2,317.97 | \$2,186.33 |
| | Semi-Annual | \$1,807.58 | \$1,685.52 | \$1,580.90 | \$1,484.04 | \$1,398.79 | \$1,319.35 | | Semi-Annual | \$1,557.59 | \$1,452.41 | \$1,362.26 | \$1,278.79 | \$1,205.34 | \$1,136.89 |
| | Quarterly | \$921.17 | \$858.97 | \$805.65 | \$756.29 | \$712.85 | \$672.36 | | Quarterly | \$793.77 | \$740.17 | \$694.23 | \$651.69 | \$614.26 | \$579.38 |
| | Monthly Bank Draft | \$291.99 | \$272.28 | \$255.38 | \$239.73 | \$225.96 | \$213.13 | | Monthly Bank Draft | \$251.61 | \$234.62 | \$220.06 | \$206.57 | \$194.71 | \$183.65 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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15Dxxx

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Code 720-722 | | | | Attained Age(s) | Mode | Zip Code 716-719, 723-729 | | | |
|--------------------|--------------------|------------------|------------|------------|------------|--------------------|--------------------|---------------------------|------------|------------|------------|
| | | \$85,000 | \$90,000 | \$95,000 | \$100,000 | | | \$85,000 | \$90,000 | \$95,000 | \$100,000 |
| Per Child | Annual | \$319.70 | \$309.64 | \$300.01 | \$290.79 | Per Child | Annual | \$275.49 | \$266.82 | \$258.52 | \$250.57 |
| | Semi-Annual | \$166.24 | \$161.01 | \$156.01 | \$151.21 | | Semi-Annual | \$143.25 | \$138.75 | \$134.43 | \$130.30 |
| | Quarterly | \$84.72 | \$82.05 | \$79.50 | \$77.06 | | Quarterly | \$73.00 | \$70.71 | \$68.51 | \$66.40 |
| | Monthly Bank Draft | \$26.85 | \$26.01 | \$25.20 | \$24.43 | | Monthly Bank Draft | \$23.14 | \$22.41 | \$21.72 | \$21.05 |
| 18-24 | Annual | \$187.01 | \$177.74 | \$168.78 | \$160.38 | 18-24 | Annual | \$161.14 | \$153.16 | \$145.44 | \$138.20 |
| | Semi-Annual | \$97.25 | \$92.42 | \$87.77 | \$83.40 | | Semi-Annual | \$83.79 | \$79.64 | \$75.63 | \$71.86 |
| | Quarterly | \$49.56 | \$47.10 | \$44.73 | \$42.50 | | Quarterly | \$42.70 | \$40.59 | \$38.54 | \$36.62 |
| | Monthly Bank Draft | \$15.71 | \$14.93 | \$14.18 | \$13.47 | | Monthly Bank Draft | \$13.54 | \$12.87 | \$12.22 | \$11.61 |
| 25-29 | Annual | \$230.32 | \$218.91 | \$207.85 | \$197.52 | 25-29 | Annual | \$198.47 | \$188.64 | \$179.10 | \$170.20 |
| | Semi-Annual | \$119.77 | \$113.83 | \$108.08 | \$102.71 | | Semi-Annual | \$103.20 | \$98.09 | \$93.13 | \$88.50 |
| | Quarterly | \$61.03 | \$58.01 | \$55.08 | \$52.34 | | Quarterly | \$52.59 | \$49.99 | \$47.46 | \$45.10 |
| | Monthly Bank Draft | \$19.35 | \$18.39 | \$17.46 | \$16.59 | | Monthly Bank Draft | \$16.67 | \$15.85 | \$15.04 | \$14.30 |
| 30-34 | Annual | \$283.46 | \$269.43 | \$255.82 | \$243.10 | 30-34 | Annual | \$244.26 | \$232.17 | \$220.44 | \$209.48 |
| | Semi-Annual | \$147.40 | \$140.10 | \$133.03 | \$126.41 | | Semi-Annual | \$127.02 | \$120.73 | \$114.63 | \$108.93 |
| | Quarterly | \$75.12 | \$71.40 | \$67.79 | \$64.42 | | Quarterly | \$64.73 | \$61.53 | \$58.42 | \$55.51 |
| | Monthly Bank Draft | \$23.81 | \$22.63 | \$21.49 | \$20.42 | | Monthly Bank Draft | \$20.52 | \$19.50 | \$18.52 | \$17.60 |
| 35-39 | Annual | \$349.42 | \$332.11 | \$315.34 | \$299.66 | 35-39 | Annual | \$301.09 | \$286.18 | \$271.73 | \$258.22 |
| | Semi-Annual | \$181.70 | \$172.70 | \$163.98 | \$155.82 | | Semi-Annual | \$156.57 | \$148.81 | \$141.30 | \$134.27 |
| | Quarterly | \$92.60 | \$88.01 | \$83.57 | \$79.41 | | Quarterly | \$79.79 | \$75.84 | \$72.01 | \$68.43 |
| | Monthly Bank Draft | \$29.35 | \$27.90 | \$26.49 | \$25.17 | | Monthly Bank Draft | \$25.29 | \$24.04 | \$22.83 | \$21.69 |
| 40-44 | Annual | \$430.12 | \$408.82 | \$388.18 | \$368.87 | 40-44 | Annual | \$370.64 | \$352.28 | \$334.49 | \$317.85 |
| | Semi-Annual | \$223.66 | \$212.59 | \$201.85 | \$191.81 | | Semi-Annual | \$192.73 | \$183.19 | \$173.93 | \$165.28 |
| | Quarterly | \$113.98 | \$108.34 | \$102.87 | \$97.75 | | Quarterly | \$98.22 | \$93.35 | \$88.64 | \$84.23 |
| | Monthly Bank Draft | \$36.13 | \$34.34 | \$32.61 | \$30.99 | | Monthly Bank Draft | \$31.13 | \$29.59 | \$28.10 | \$26.70 |
| 45-49 | Annual | \$529.53 | \$503.30 | \$477.89 | \$454.12 | 45-49 | Annual | \$456.30 | \$433.69 | \$411.80 | \$391.32 |
| | Semi-Annual | \$275.36 | \$261.72 | \$248.50 | \$236.14 | | Semi-Annual | \$237.28 | \$225.52 | \$214.14 | \$203.49 |
| | Quarterly | \$140.33 | \$133.37 | \$126.64 | \$120.34 | | Quarterly | \$120.92 | \$114.93 | \$109.13 | \$103.70 |
| | Monthly Bank Draft | \$44.48 | \$42.28 | \$40.14 | \$38.15 | | Monthly Bank Draft | \$38.33 | \$36.43 | \$34.59 | \$32.87 |
| 50-54 | Annual | \$747.06 | \$710.05 | \$674.20 | \$640.67 | 50-54 | Annual | \$643.75 | \$611.85 | \$580.96 | \$552.06 |
| | Semi-Annual | \$388.47 | \$369.23 | \$350.58 | \$333.15 | | Semi-Annual | \$334.75 | \$318.16 | \$302.10 | \$287.07 |
| | Quarterly | \$197.97 | \$188.16 | \$178.66 | \$169.78 | | Quarterly | \$170.59 | \$162.14 | \$153.95 | \$146.30 |
| | Monthly Bank Draft | \$62.75 | \$59.64 | \$56.63 | \$53.82 | | Monthly Bank Draft | \$54.08 | \$51.40 | \$48.80 | \$46.37 |
| 55-59 | Annual | \$1,056.12 | \$1,003.80 | \$953.13 | \$905.71 | 55-59 | Annual | \$910.06 | \$864.98 | \$821.31 | \$780.45 |
| | Semi-Annual | \$549.18 | \$521.98 | \$495.63 | \$470.97 | | Semi-Annual | \$473.23 | \$449.79 | \$427.08 | \$405.83 |
| | Quarterly | \$279.87 | \$266.01 | \$252.58 | \$240.01 | | Quarterly | \$241.17 | \$229.22 | \$217.65 | \$206.82 |
| | Monthly Bank Draft | \$88.71 | \$84.32 | \$80.06 | \$76.08 | | Monthly Bank Draft | \$76.45 | \$72.66 | \$68.99 | \$65.56 |
| 60+ | Annual | \$1,851.40 | \$1,759.69 | \$1,670.84 | \$1,587.74 | 60+ | Annual | \$1,595.36 | \$1,516.32 | \$1,439.77 | \$1,368.16 |
| | Semi-Annual | \$962.73 | \$915.04 | \$868.84 | \$825.62 | | Semi-Annual | \$829.59 | \$788.49 | \$748.68 | \$711.44 |
| | Quarterly | \$490.62 | \$466.32 | \$442.77 | \$420.75 | | Quarterly | \$422.77 | \$401.82 | \$381.54 | \$362.56 |
| | Monthly Bank Draft | \$155.52 | \$147.81 | \$140.35 | \$133.37 | | Monthly Bank Draft | \$134.01 | \$127.37 | \$120.94 | \$114.93 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Code 720-722 | | | | Attained Age(s) | Mode | Zip Code 716-719, 723-729 | | | |
|-----------------|--------------------|------------------|------------|------------|------------|-----------------|--------------------|---------------------------|------------|------------|------------|
| | | \$85,000 | \$90,000 | \$95,000 | \$100,000 | | | \$85,000 | \$90,000 | \$95,000 | \$100,000 |
| Per Child | Annual | \$415.61 | \$402.53 | \$390.01 | \$378.03 | Per Child | Annual | \$358.14 | \$346.87 | \$336.08 | \$325.74 |
| | Semi-Annual | \$216.12 | \$209.32 | \$202.81 | \$196.58 | | Semi-Annual | \$186.23 | \$180.37 | \$174.76 | \$169.38 |
| | Quarterly | \$110.14 | \$106.67 | \$103.35 | \$100.18 | | Quarterly | \$94.91 | \$91.92 | \$89.06 | \$86.32 |
| | Monthly Bank Draft | \$34.91 | \$33.81 | \$32.76 | \$31.75 | | Monthly Bank Draft | \$30.08 | \$29.14 | \$28.23 | \$27.36 |
| 18-24 | Annual | \$243.11 | \$231.06 | \$219.41 | \$208.49 | 18-24 | Annual | \$209.48 | \$199.11 | \$189.07 | \$179.66 |
| | Semi-Annual | \$126.42 | \$120.15 | \$114.09 | \$108.41 | | Semi-Annual | \$108.93 | \$103.54 | \$98.32 | \$93.42 |
| | Quarterly | \$64.42 | \$61.23 | \$58.14 | \$55.25 | | Quarterly | \$55.51 | \$52.76 | \$50.10 | \$47.61 |
| | Monthly Bank Draft | \$20.42 | \$19.41 | \$18.43 | \$17.51 | | Monthly Bank Draft | \$17.60 | \$16.73 | \$15.88 | \$15.09 |
| 25-29 | Annual | \$299.42 | \$284.58 | \$270.20 | \$256.78 | 25-29 | Annual | \$258.01 | \$245.23 | \$232.83 | \$221.26 |
| | Semi-Annual | \$155.70 | \$147.98 | \$140.50 | \$133.53 | | Semi-Annual | \$134.17 | \$127.52 | \$121.07 | \$115.06 |
| | Quarterly | \$79.35 | \$75.41 | \$71.60 | \$68.05 | | Quarterly | \$68.37 | \$64.99 | \$61.70 | \$58.63 |
| | Monthly Bank Draft | \$25.15 | \$23.90 | \$22.70 | \$21.57 | | Monthly Bank Draft | \$21.67 | \$20.60 | \$19.56 | \$18.59 |
| 30-34 | Annual | \$368.50 | \$350.26 | \$332.57 | \$316.03 | 30-34 | Annual | \$317.54 | \$301.82 | \$286.57 | \$272.32 |
| | Semi-Annual | \$191.62 | \$182.14 | \$172.94 | \$164.34 | | Semi-Annual | \$165.12 | \$156.95 | \$149.02 | \$141.61 |
| | Quarterly | \$97.65 | \$92.82 | \$88.13 | \$83.75 | | Quarterly | \$84.15 | \$79.98 | \$75.94 | \$72.16 |
| | Monthly Bank Draft | \$30.95 | \$29.42 | \$27.94 | \$26.55 | | Monthly Bank Draft | \$26.67 | \$25.35 | \$24.07 | \$22.87 |
| 35-39 | Annual | \$454.25 | \$431.74 | \$409.94 | \$389.56 | 35-39 | Annual | \$391.42 | \$372.03 | \$353.25 | \$335.69 |
| | Semi-Annual | \$236.21 | \$224.50 | \$213.17 | \$202.57 | | Semi-Annual | \$203.54 | \$193.46 | \$183.69 | \$174.56 |
| | Quarterly | \$120.38 | \$114.41 | \$108.63 | \$103.23 | | Quarterly | \$103.73 | \$98.59 | \$93.61 | \$88.96 |
| | Monthly Bank Draft | \$38.16 | \$36.27 | \$34.43 | \$32.72 | | Monthly Bank Draft | \$32.88 | \$31.25 | \$29.67 | \$28.20 |
| 40-44 | Annual | \$559.16 | \$531.47 | \$504.63 | \$479.53 | 40-44 | Annual | \$481.83 | \$457.96 | \$434.84 | \$413.21 |
| | Semi-Annual | \$290.76 | \$276.36 | \$262.41 | \$249.36 | | Semi-Annual | \$250.55 | \$238.14 | \$226.12 | \$214.87 |
| | Quarterly | \$148.18 | \$140.84 | \$133.73 | \$127.08 | | Quarterly | \$127.68 | \$121.36 | \$115.23 | \$109.50 |
| | Monthly Bank Draft | \$46.97 | \$44.64 | \$42.39 | \$40.28 | | Monthly Bank Draft | \$40.47 | \$38.47 | \$36.53 | \$34.71 |
| 45-49 | Annual | \$688.39 | \$654.29 | \$621.26 | \$590.36 | 45-49 | Annual | \$593.19 | \$563.80 | \$535.34 | \$508.72 |
| | Semi-Annual | \$357.96 | \$340.23 | \$323.06 | \$306.99 | | Semi-Annual | \$308.46 | \$293.18 | \$278.38 | \$264.53 |
| | Quarterly | \$182.42 | \$173.39 | \$164.63 | \$156.45 | | Quarterly | \$157.20 | \$149.41 | \$141.87 | \$134.81 |
| | Monthly Bank Draft | \$57.82 | \$54.96 | \$52.19 | \$49.59 | | Monthly Bank Draft | \$49.83 | \$47.36 | \$44.97 | \$42.73 |
| 50-54 | Annual | \$971.18 | \$923.07 | \$876.46 | \$832.87 | 50-54 | Annual | \$836.88 | \$795.41 | \$755.25 | \$717.68 |
| | Semi-Annual | \$505.01 | \$480.00 | \$455.76 | \$433.09 | | Semi-Annual | \$435.18 | \$413.61 | \$392.73 | \$373.19 |
| | Quarterly | \$257.36 | \$244.61 | \$232.26 | \$220.71 | | Quarterly | \$221.77 | \$210.78 | \$200.14 | \$190.19 |
| | Monthly Bank Draft | \$81.58 | \$77.54 | \$73.62 | \$69.96 | | Monthly Bank Draft | \$70.30 | \$66.81 | \$63.44 | \$60.29 |
| 55-59 | Annual | \$1,372.96 | \$1,304.94 | \$1,239.07 | \$1,177.42 | 55-59 | Annual | \$1,183.08 | \$1,124.47 | \$1,067.70 | \$1,014.59 |
| | Semi-Annual | \$713.94 | \$678.57 | \$644.32 | \$612.26 | | Semi-Annual | \$615.20 | \$584.72 | \$555.20 | \$527.59 |
| | Quarterly | \$363.83 | \$345.81 | \$328.35 | \$312.02 | | Quarterly | \$313.52 | \$297.98 | \$282.94 | \$268.87 |
| | Monthly Bank Draft | \$115.33 | \$109.61 | \$104.08 | \$98.90 | | Monthly Bank Draft | \$99.38 | \$94.46 | \$89.69 | \$85.23 |
| 60+ | Annual | \$2,406.82 | \$2,287.60 | \$2,172.09 | \$2,064.06 | 60+ | Annual | \$2,073.97 | \$1,971.22 | \$1,871.70 | \$1,778.61 |
| | Semi-Annual | \$1,251.55 | \$1,189.55 | \$1,129.49 | \$1,073.31 | | Semi-Annual | \$1,078.46 | \$1,025.03 | \$973.28 | \$924.88 |
| | Quarterly | \$637.81 | \$606.21 | \$575.60 | \$546.98 | | Quarterly | \$549.60 | \$522.37 | \$496.00 | \$471.33 |
| | Monthly Bank Draft | \$202.17 | \$192.16 | \$182.46 | \$173.38 | | Monthly Bank Draft | \$174.21 | \$165.58 | \$157.22 | \$149.40 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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SERFF Tracking Number: GRIT-126247969 State: Arkansas
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 43092
 Company Tracking Number: GTLHD2009AR
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: Annual Rate Filing for Preferred Major Medical plan
 Project Name/Number: /

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Original Date: | Schedule | Document Name | Replaced Date | Attach Document |
|------------------|---------------------|---------------|---------------|-------------------|
| No original date | Supporting Document | Rate Sheets | 07/30/2009 | Rates - AR_09.pdf |

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| Per Child | Annual | \$681.09 | \$608.23 | \$555.96 | \$508.44 | \$470.43 | \$435.58 | Per Child | Annual | \$586.90 | \$524.11 | \$479.07 | \$438.13 | \$405.37 | \$375.34 |
| | Semi-Annual | \$354.17 | \$316.28 | \$289.10 | \$264.39 | \$244.62 | \$226.50 | | Semi-Annual | \$305.19 | \$272.54 | \$249.12 | \$227.83 | \$210.79 | \$195.18 |
| | Quarterly | \$180.49 | \$161.18 | \$147.33 | \$134.74 | \$124.66 | \$115.43 | | Quarterly | \$155.53 | \$138.89 | \$126.95 | \$116.10 | \$107.42 | \$99.47 |
| | Monthly Bank Draft | \$57.21 | \$51.09 | \$46.70 | \$42.71 | \$39.52 | \$36.59 | | Monthly Bank Draft | \$49.30 | \$44.03 | \$40.24 | \$36.80 | \$34.05 | \$31.53 |
| 18-24 | Annual | \$608.23 | \$489.44 | \$419.74 | \$361.14 | \$359.55 | \$300.95 | 18-24 | Annual | \$524.11 | \$421.75 | \$361.69 | \$311.19 | \$309.83 | \$259.33 |
| | Semi-Annual | \$316.28 | \$254.51 | \$218.26 | \$187.79 | \$186.97 | \$156.49 | | Semi-Annual | \$272.54 | \$219.31 | \$188.08 | \$161.82 | \$161.11 | \$134.85 |
| | Quarterly | \$161.18 | \$129.70 | \$111.23 | \$95.70 | \$95.28 | \$79.75 | | Quarterly | \$138.89 | \$111.76 | \$95.85 | \$82.47 | \$82.10 | \$68.72 |
| | Monthly Bank Draft | \$51.09 | \$41.11 | \$35.26 | \$30.34 | \$30.20 | \$25.28 | | Monthly Bank Draft | \$44.03 | \$35.43 | \$30.38 | \$26.14 | \$26.03 | \$21.78 |
| 25-29 | Annual | \$734.95 | \$598.73 | \$516.36 | \$449.84 | \$429.25 | \$370.64 | 25-29 | Annual | \$633.31 | \$515.93 | \$444.95 | \$387.63 | \$369.88 | \$319.38 |
| | Semi-Annual | \$382.17 | \$311.34 | \$268.51 | \$233.92 | \$223.21 | \$192.73 | | Semi-Annual | \$329.32 | \$268.28 | \$231.37 | \$201.57 | \$192.34 | \$166.08 |
| | Quarterly | \$194.76 | \$158.66 | \$136.84 | \$119.21 | \$113.75 | \$98.22 | | Quarterly | \$167.83 | \$136.72 | \$117.91 | \$102.72 | \$98.02 | \$84.64 |
| | Monthly Bank Draft | \$61.74 | \$50.29 | \$43.37 | \$37.79 | \$36.06 | \$31.13 | | Monthly Bank Draft | \$53.20 | \$43.34 | \$37.38 | \$32.56 | \$31.07 | \$26.83 |
| 30-34 | Annual | \$885.42 | \$733.36 | \$635.16 | \$560.71 | \$513.20 | \$456.17 | 30-34 | Annual | \$762.97 | \$631.94 | \$547.32 | \$483.17 | \$442.22 | \$393.09 |
| | Semi-Annual | \$460.42 | \$381.35 | \$330.28 | \$291.57 | \$266.86 | \$237.21 | | Semi-Annual | \$396.74 | \$328.61 | \$284.61 | \$251.25 | \$229.95 | \$204.41 |
| | Quarterly | \$234.64 | \$194.34 | \$168.32 | \$148.59 | \$136.00 | \$120.89 | | Quarterly | \$202.19 | \$167.46 | \$145.04 | \$128.04 | \$117.19 | \$104.17 |
| | Monthly Bank Draft | \$74.38 | \$61.60 | \$53.35 | \$47.10 | \$43.11 | \$38.32 | | Monthly Bank Draft | \$64.09 | \$53.08 | \$45.97 | \$40.59 | \$37.15 | \$33.02 |
| 35-39 | Annual | \$1,067.57 | \$899.68 | \$780.88 | \$700.10 | \$614.57 | \$562.30 | 35-39 | Annual | \$919.93 | \$775.25 | \$672.89 | \$603.28 | \$529.57 | \$484.53 |
| | Semi-Annual | \$555.14 | \$467.83 | \$406.06 | \$364.05 | \$319.58 | \$292.40 | | Semi-Annual | \$478.36 | \$403.13 | \$349.90 | \$313.71 | \$275.38 | \$251.96 |
| | Quarterly | \$282.91 | \$238.42 | \$206.93 | \$185.53 | \$162.86 | \$149.01 | | Quarterly | \$243.78 | \$205.44 | \$178.32 | \$159.87 | \$140.34 | \$128.40 |
| | Monthly Bank Draft | \$89.68 | \$75.57 | \$65.59 | \$58.81 | \$51.62 | \$47.23 | | Monthly Bank Draft | \$77.27 | \$65.12 | \$56.52 | \$50.68 | \$44.48 | \$40.70 |
| 40-44 | Annual | \$1,287.74 | \$1,102.42 | \$961.45 | \$872.75 | \$734.95 | \$692.18 | 40-44 | Annual | \$1,109.65 | \$949.96 | \$828.48 | \$752.05 | \$633.31 | \$596.45 |
| | Semi-Annual | \$669.62 | \$573.26 | \$499.95 | \$453.83 | \$382.17 | \$359.93 | | Semi-Annual | \$577.02 | \$493.98 | \$430.81 | \$391.07 | \$329.32 | \$310.15 |
| | Quarterly | \$341.25 | \$292.14 | \$254.78 | \$231.28 | \$194.76 | \$183.43 | | Quarterly | \$294.06 | \$251.74 | \$219.55 | \$199.29 | \$167.83 | \$158.06 |
| | Monthly Bank Draft | \$108.17 | \$92.60 | \$80.76 | \$73.31 | \$61.74 | \$58.14 | | Monthly Bank Draft | \$93.21 | \$79.80 | \$69.59 | \$63.17 | \$53.20 | \$50.10 |
| 45-49 | Annual | \$1,552.26 | \$1,351.10 | \$1,183.20 | \$1,089.75 | \$877.50 | \$852.16 | 45-49 | Annual | \$1,337.58 | \$1,164.24 | \$1,019.57 | \$939.04 | \$756.14 | \$734.31 |
| | Semi-Annual | \$807.18 | \$702.57 | \$615.26 | \$566.67 | \$456.30 | \$443.12 | | Semi-Annual | \$695.54 | \$605.40 | \$530.18 | \$488.30 | \$393.19 | \$381.84 |
| | Quarterly | \$411.35 | \$358.04 | \$313.55 | \$288.78 | \$232.54 | \$225.82 | | Quarterly | \$354.46 | \$308.52 | \$270.19 | \$248.85 | \$200.38 | \$194.59 |
| | Monthly Bank Draft | \$130.39 | \$113.49 | \$99.39 | \$91.54 | \$73.71 | \$71.58 | | Monthly Bank Draft | \$112.36 | \$97.80 | \$85.64 | \$78.88 | \$63.52 | \$61.68 |
| 50-54 | Annual | \$2,185.83 | \$1,930.82 | \$1,683.73 | \$1,515.83 | \$1,311.50 | \$1,202.21 | 50-54 | Annual | \$1,883.54 | \$1,663.79 | \$1,450.87 | \$1,306.19 | \$1,130.12 | \$1,035.95 |
| | Semi-Annual | \$1,136.63 | \$1,004.03 | \$875.54 | \$788.23 | \$681.98 | \$625.15 | | Semi-Annual | \$979.44 | \$865.17 | \$754.45 | \$679.22 | \$587.66 | \$538.69 |
| | Quarterly | \$579.24 | \$511.67 | \$446.19 | \$401.69 | \$347.55 | \$318.59 | | Quarterly | \$499.14 | \$440.90 | \$384.48 | \$346.14 | \$299.48 | \$274.53 |
| | Monthly Bank Draft | \$183.61 | \$162.19 | \$141.43 | \$127.33 | \$110.17 | \$100.99 | | Monthly Bank Draft | \$158.22 | \$139.76 | \$121.87 | \$109.72 | \$94.93 | \$87.02 |
| 55-59 | Annual | \$3,076.01 | \$2,757.64 | \$2,399.67 | \$2,111.39 | \$1,960.91 | \$1,699.57 | 55-59 | Annual | \$2,650.60 | \$2,376.26 | \$2,067.80 | \$1,819.39 | \$1,689.72 | \$1,464.52 |
| | Semi-Annual | \$1,599.53 | \$1,433.97 | \$1,247.83 | \$1,097.92 | \$1,019.67 | \$883.78 | | Semi-Annual | \$1,378.31 | \$1,235.66 | \$1,075.26 | \$946.08 | \$878.65 | \$761.55 |
| | Quarterly | \$815.14 | \$730.77 | \$635.91 | \$559.52 | \$519.64 | \$450.39 | | Quarterly | \$702.41 | \$629.71 | \$547.97 | \$482.14 | \$447.78 | \$388.10 |
| | Monthly Bank Draft | \$258.38 | \$231.64 | \$201.57 | \$177.36 | \$164.72 | \$142.76 | | Monthly Bank Draft | \$222.65 | \$199.61 | \$173.70 | \$152.83 | \$141.94 | \$123.02 |
| 60+ | Annual | \$5,212.74 | \$4,583.92 | \$4,105.57 | \$3,658.90 | \$3,286.67 | \$2,979.39 | 60+ | Annual | \$4,491.83 | \$3,949.97 | \$3,537.78 | \$3,152.88 | \$2,832.13 | \$2,567.34 |
| | Semi-Annual | \$2,710.62 | \$2,383.64 | \$2,134.90 | \$1,902.63 | \$1,709.07 | \$1,549.28 | | Semi-Annual | \$2,335.75 | \$2,053.98 | \$1,839.65 | \$1,639.50 | \$1,472.71 | \$1,335.02 |
| | Quarterly | \$1,381.38 | \$1,214.74 | \$1,087.98 | \$969.61 | \$870.97 | \$789.54 | | Quarterly | \$1,190.33 | \$1,046.74 | \$937.51 | \$835.51 | \$750.51 | \$680.35 |
| | Monthly Bank Draft | \$437.87 | \$385.05 | \$344.87 | \$307.35 | \$276.08 | \$250.27 | | Monthly Bank Draft | \$377.31 | \$331.80 | \$297.17 | \$264.84 | \$237.90 | \$215.66 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

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15Dxxx

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | | | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
| Per Child | Annual | \$885.42 | \$790.70 | \$722.75 | \$660.97 | \$611.56 | \$566.25 | Per Child | Annual | \$762.97 | \$681.34 | \$622.79 | \$569.57 | \$526.98 | \$487.94 |
| | Semi-Annual | \$460.42 | \$411.16 | \$375.83 | \$343.70 | \$318.01 | \$294.45 | | Semi-Annual | \$396.74 | \$354.30 | \$323.85 | \$296.18 | \$274.03 | \$253.73 |
| | Quarterly | \$234.64 | \$209.54 | \$191.53 | \$175.16 | \$162.06 | \$150.06 | | Quarterly | \$202.19 | \$180.56 | \$165.04 | \$150.94 | \$139.65 | \$129.30 |
| | Monthly Bank Draft | \$74.38 | \$66.42 | \$60.71 | \$55.52 | \$51.37 | \$47.57 | | Monthly Bank Draft | \$64.09 | \$57.23 | \$52.31 | \$47.84 | \$44.27 | \$40.99 |
| 18-24 | Annual | \$790.70 | \$636.27 | \$545.66 | \$469.48 | \$467.42 | \$391.24 | 18-24 | Annual | \$681.34 | \$548.28 | \$470.20 | \$404.55 | \$402.78 | \$337.13 |
| | Semi-Annual | \$411.16 | \$330.86 | \$283.74 | \$244.13 | \$243.06 | \$203.44 | | Semi-Annual | \$354.30 | \$285.11 | \$244.50 | \$210.37 | \$209.45 | \$175.31 |
| | Quarterly | \$209.54 | \$168.61 | \$144.60 | \$124.41 | \$123.87 | \$103.68 | | Quarterly | \$180.56 | \$145.29 | \$124.60 | \$107.21 | \$106.74 | \$89.34 |
| | Monthly Bank Draft | \$66.42 | \$53.45 | \$45.84 | \$39.44 | \$39.26 | \$32.86 | | Monthly Bank Draft | \$57.23 | \$46.06 | \$39.50 | \$33.98 | \$33.83 | \$28.32 |
| 25-29 | Annual | \$955.44 | \$778.35 | \$671.27 | \$584.79 | \$558.03 | \$481.83 | 25-29 | Annual | \$823.30 | \$670.71 | \$578.44 | \$503.92 | \$480.84 | \$415.19 |
| | Semi-Annual | \$496.83 | \$404.74 | \$349.06 | \$304.09 | \$290.18 | \$250.55 | | Semi-Annual | \$428.12 | \$348.77 | \$300.79 | \$262.04 | \$250.04 | \$215.90 |
| | Quarterly | \$253.19 | \$206.26 | \$177.89 | \$154.97 | \$147.88 | \$127.68 | | Quarterly | \$218.17 | \$177.74 | \$153.29 | \$133.54 | \$127.42 | \$110.03 |
| | Monthly Bank Draft | \$80.26 | \$65.38 | \$56.39 | \$49.12 | \$46.87 | \$40.47 | | Monthly Bank Draft | \$69.16 | \$56.34 | \$48.59 | \$42.33 | \$40.39 | \$34.88 |
| 30-34 | Annual | \$1,151.05 | \$953.37 | \$825.71 | \$728.92 | \$667.16 | \$593.02 | 30-34 | Annual | \$991.86 | \$821.52 | \$711.52 | \$628.12 | \$574.89 | \$511.02 |
| | Semi-Annual | \$598.55 | \$495.75 | \$429.37 | \$379.04 | \$346.92 | \$308.37 | | Semi-Annual | \$515.77 | \$427.19 | \$369.99 | \$326.62 | \$298.94 | \$265.73 |
| | Quarterly | \$305.03 | \$252.64 | \$218.81 | \$193.16 | \$176.80 | \$157.15 | | Quarterly | \$262.84 | \$217.70 | \$188.55 | \$166.45 | \$152.35 | \$135.42 |
| | Monthly Bank Draft | \$96.69 | \$80.08 | \$69.36 | \$61.23 | \$56.04 | \$49.81 | | Monthly Bank Draft | \$83.32 | \$69.01 | \$59.77 | \$52.76 | \$48.29 | \$42.93 |
| 35-39 | Annual | \$1,387.84 | \$1,169.58 | \$1,015.14 | \$910.13 | \$798.94 | \$730.99 | 35-39 | Annual | \$1,195.91 | \$1,007.83 | \$874.76 | \$784.26 | \$688.44 | \$629.89 |
| | Semi-Annual | \$721.68 | \$608.18 | \$527.87 | \$473.27 | \$415.45 | \$380.11 | | Semi-Annual | \$621.87 | \$524.07 | \$454.88 | \$407.82 | \$357.99 | \$327.54 |
| | Quarterly | \$367.78 | \$309.94 | \$269.01 | \$241.18 | \$211.72 | \$193.71 | | Quarterly | \$316.92 | \$267.07 | \$231.81 | \$207.83 | \$182.44 | \$166.92 |
| | Monthly Bank Draft | \$116.58 | \$98.24 | \$85.27 | \$76.45 | \$67.11 | \$61.40 | | Monthly Bank Draft | \$100.46 | \$84.66 | \$73.48 | \$65.88 | \$57.83 | \$52.91 |
| 40-44 | Annual | \$1,674.06 | \$1,433.15 | \$1,249.89 | \$1,134.58 | \$955.44 | \$899.83 | 40-44 | Annual | \$1,442.55 | \$1,234.95 | \$1,077.02 | \$977.67 | \$823.30 | \$775.39 |
| | Semi-Annual | \$870.51 | \$745.24 | \$649.94 | \$589.98 | \$496.83 | \$467.91 | | Semi-Annual | \$750.13 | \$642.17 | \$560.05 | \$508.39 | \$428.12 | \$403.20 |
| | Quarterly | \$443.63 | \$379.78 | \$331.22 | \$300.66 | \$253.19 | \$238.45 | | Quarterly | \$382.28 | \$327.26 | \$285.41 | \$259.08 | \$218.17 | \$205.48 |
| | Monthly Bank Draft | \$140.62 | \$120.38 | \$104.99 | \$95.30 | \$80.26 | \$75.59 | | Monthly Bank Draft | \$121.17 | \$103.74 | \$90.47 | \$82.12 | \$69.16 | \$65.13 |
| 45-49 | Annual | \$2,017.94 | \$1,756.43 | \$1,538.16 | \$1,416.68 | \$1,140.75 | \$1,107.81 | 45-49 | Annual | \$1,738.85 | \$1,513.51 | \$1,325.44 | \$1,220.75 | \$982.98 | \$954.60 |
| | Semi-Annual | \$1,049.33 | \$913.34 | \$799.84 | \$736.67 | \$593.19 | \$576.06 | | Semi-Annual | \$904.20 | \$787.03 | \$689.23 | \$634.79 | \$511.15 | \$496.39 |
| | Quarterly | \$534.75 | \$465.45 | \$407.61 | \$375.42 | \$302.30 | \$293.57 | | Quarterly | \$460.80 | \$401.08 | \$351.24 | \$323.50 | \$260.49 | \$252.97 |
| | Monthly Bank Draft | \$169.51 | \$147.54 | \$129.21 | \$119.00 | \$95.82 | \$93.06 | | Monthly Bank Draft | \$146.06 | \$127.13 | \$111.34 | \$102.54 | \$82.57 | \$80.19 |
| 50-54 | Annual | \$2,841.58 | \$2,510.07 | \$2,188.85 | \$1,970.58 | \$1,704.95 | \$1,562.87 | 50-54 | Annual | \$2,448.60 | \$2,162.93 | \$1,886.13 | \$1,698.05 | \$1,469.16 | \$1,346.74 |
| | Semi-Annual | \$1,477.62 | \$1,305.24 | \$1,138.20 | \$1,024.70 | \$886.57 | \$812.69 | | Semi-Annual | \$1,273.27 | \$1,124.72 | \$980.79 | \$882.99 | \$763.96 | \$700.30 |
| | Quarterly | \$753.02 | \$665.17 | \$580.05 | \$522.20 | \$451.81 | \$414.16 | | Quarterly | \$648.88 | \$573.18 | \$499.82 | \$449.98 | \$389.33 | \$356.89 |
| | Monthly Bank Draft | \$238.69 | \$210.85 | \$183.86 | \$165.53 | \$143.22 | \$131.28 | | Monthly Bank Draft | \$205.68 | \$181.69 | \$158.43 | \$142.64 | \$123.41 | \$113.13 |
| 55-59 | Annual | \$3,998.81 | \$3,584.93 | \$3,119.57 | \$2,744.81 | \$2,549.18 | \$2,209.44 | 55-59 | Annual | \$3,445.78 | \$3,089.14 | \$2,688.14 | \$2,365.21 | \$2,196.64 | \$1,903.88 |
| | Semi-Annual | \$2,079.38 | \$1,864.16 | \$1,622.18 | \$1,427.30 | \$1,325.57 | \$1,148.91 | | Semi-Annual | \$1,791.81 | \$1,606.35 | \$1,397.83 | \$1,229.91 | \$1,142.25 | \$990.02 |
| | Quarterly | \$1,059.68 | \$950.01 | \$826.69 | \$727.37 | \$675.53 | \$585.50 | | Quarterly | \$913.13 | \$818.62 | \$712.36 | \$626.78 | \$582.11 | \$504.53 |
| | Monthly Bank Draft | \$335.90 | \$301.13 | \$262.04 | \$230.56 | \$214.13 | \$185.59 | | Monthly Bank Draft | \$289.45 | \$259.49 | \$225.80 | \$198.68 | \$184.52 | \$159.93 |
| 60+ | Annual | \$6,776.56 | \$5,959.10 | \$5,337.24 | \$4,756.57 | \$4,272.67 | \$3,873.21 | 60+ | Annual | \$5,839.38 | \$5,134.96 | \$4,599.11 | \$4,098.74 | \$3,681.77 | \$3,337.54 |
| | Semi-Annual | \$3,523.81 | \$3,098.73 | \$2,775.36 | \$2,473.42 | \$2,221.79 | \$2,014.07 | | Semi-Annual | \$3,036.48 | \$2,670.18 | \$2,391.54 | \$2,131.34 | \$1,914.52 | \$1,735.52 |
| | Quarterly | \$1,795.79 | \$1,579.16 | \$1,414.37 | \$1,260.49 | \$1,132.26 | \$1,026.40 | | Quarterly | \$1,547.44 | \$1,360.76 | \$1,218.76 | \$1,086.17 | \$975.67 | \$884.45 |
| | Monthly Bank Draft | \$569.23 | \$500.56 | \$448.33 | \$399.55 | \$358.90 | \$325.35 | | Monthly Bank Draft | \$490.51 | \$431.34 | \$386.33 | \$344.29 | \$309.27 | \$280.35 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

AR

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 | | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 |
| Per Child | Annual | \$433.35 | \$413.84 | \$398.45 | \$383.03 | \$369.88 | \$357.19 | Per Child | Annual | \$373.41 | \$356.61 | \$343.34 | \$330.06 | \$318.72 | \$307.79 |
| | Semi-Annual | \$225.34 | \$215.20 | \$207.19 | \$199.18 | \$192.34 | \$185.74 | | Semi-Annual | \$194.17 | \$185.44 | \$178.54 | \$171.63 | \$165.73 | \$160.05 |
| | Quarterly | \$114.84 | \$109.67 | \$105.59 | \$101.50 | \$98.02 | \$94.66 | | Quarterly | \$98.95 | \$94.50 | \$90.99 | \$87.47 | \$84.46 | \$81.56 |
| | Monthly Bank Draft | \$36.40 | \$34.76 | \$33.47 | \$32.17 | \$31.07 | \$30.00 | | Monthly Bank Draft | \$31.37 | \$29.96 | \$28.84 | \$27.73 | \$26.77 | \$25.85 |
| 18-24 | Annual | \$292.19 | \$272.46 | \$255.55 | \$239.89 | \$226.12 | \$213.27 | 18-24 | Annual | \$251.78 | \$234.78 | \$220.21 | \$206.71 | \$194.84 | \$183.77 |
| | Semi-Annual | \$151.94 | \$141.68 | \$132.89 | \$124.74 | \$117.58 | \$110.90 | | Semi-Annual | \$130.93 | \$122.09 | \$114.51 | \$107.49 | \$101.32 | \$95.56 |
| | Quarterly | \$77.43 | \$72.20 | \$67.72 | \$63.57 | \$59.92 | \$56.52 | | Quarterly | \$66.72 | \$62.22 | \$58.36 | \$54.78 | \$51.63 | \$48.70 |
| | Monthly Bank Draft | \$24.54 | \$22.89 | \$21.47 | \$20.15 | \$18.99 | \$17.91 | | Monthly Bank Draft | \$21.15 | \$19.72 | \$18.50 | \$17.36 | \$16.37 | \$15.44 |
| 25-29 | Annual | \$359.85 | \$335.56 | \$314.73 | \$295.45 | \$278.48 | \$262.66 | 25-29 | Annual | \$310.09 | \$289.15 | \$271.20 | \$254.59 | \$239.97 | \$226.33 |
| | Semi-Annual | \$187.12 | \$174.49 | \$163.66 | \$153.63 | \$144.81 | \$136.58 | | Semi-Annual | \$161.25 | \$150.36 | \$141.02 | \$132.39 | \$124.78 | \$117.69 |
| | Quarterly | \$95.36 | \$88.92 | \$83.40 | \$78.29 | \$73.80 | \$69.60 | | Quarterly | \$82.17 | \$76.62 | \$71.87 | \$67.47 | \$63.59 | \$59.98 |
| | Monthly Bank Draft | \$30.23 | \$28.19 | \$26.44 | \$24.82 | \$23.39 | \$22.06 | | Monthly Bank Draft | \$26.05 | \$24.29 | \$22.78 | \$21.39 | \$20.16 | \$19.01 |
| 30-34 | Annual | \$442.90 | \$412.99 | \$387.35 | \$363.62 | \$342.74 | \$323.27 | 30-34 | Annual | \$381.65 | \$355.88 | \$333.78 | \$313.33 | \$295.34 | \$278.56 |
| | Semi-Annual | \$230.31 | \$214.75 | \$201.42 | \$189.08 | \$178.22 | \$168.10 | | Semi-Annual | \$198.46 | \$185.06 | \$173.57 | \$162.93 | \$153.58 | \$144.85 |
| | Quarterly | \$117.37 | \$109.44 | \$102.65 | \$96.36 | \$90.83 | \$85.67 | | Quarterly | \$101.14 | \$94.31 | \$88.45 | \$83.03 | \$78.27 | \$73.82 |
| | Monthly Bank Draft | \$37.20 | \$34.69 | \$32.54 | \$30.54 | \$28.79 | \$27.15 | | Monthly Bank Draft | \$32.06 | \$29.89 | \$28.04 | \$26.32 | \$24.81 | \$23.40 |
| 35-39 | Annual | \$545.94 | \$509.08 | \$477.48 | \$448.23 | \$422.47 | \$398.49 | 35-39 | Annual | \$470.44 | \$438.67 | \$411.44 | \$386.24 | \$364.05 | \$343.38 |
| | Semi-Annual | \$283.89 | \$264.72 | \$248.29 | \$233.08 | \$219.68 | \$207.21 | | Semi-Annual | \$244.63 | \$228.11 | \$213.95 | \$200.84 | \$189.31 | \$178.56 |
| | Quarterly | \$144.67 | \$134.91 | \$126.53 | \$118.78 | \$111.95 | \$105.60 | | Quarterly | \$124.67 | \$116.25 | \$109.03 | \$102.35 | \$96.47 | \$91.00 |
| | Monthly Bank Draft | \$45.86 | \$42.76 | \$40.11 | \$37.65 | \$35.49 | \$33.47 | | Monthly Bank Draft | \$39.52 | \$36.85 | \$34.56 | \$32.44 | \$30.58 | \$28.84 |
| 40-44 | Annual | \$672.05 | \$626.67 | \$587.77 | \$551.76 | \$520.07 | \$490.53 | 40-44 | Annual | \$579.10 | \$540.00 | \$506.48 | \$475.45 | \$448.14 | \$422.69 |
| | Semi-Annual | \$349.47 | \$325.87 | \$305.64 | \$286.92 | \$270.44 | \$255.08 | | Semi-Annual | \$301.13 | \$280.80 | \$263.37 | \$247.23 | \$233.03 | \$219.80 |
| | Quarterly | \$178.09 | \$166.07 | \$155.76 | \$146.22 | \$137.82 | \$129.99 | | Quarterly | \$153.46 | \$143.10 | \$134.22 | \$125.99 | \$118.76 | \$112.01 |
| | Monthly Bank Draft | \$56.45 | \$52.64 | \$49.37 | \$46.35 | \$43.69 | \$41.20 | | Monthly Bank Draft | \$48.64 | \$45.36 | \$42.54 | \$39.94 | \$37.64 | \$35.51 |
| 45-49 | Annual | \$827.37 | \$771.50 | \$723.60 | \$679.27 | \$640.25 | \$603.90 | 45-49 | Annual | \$712.94 | \$664.80 | \$623.53 | \$585.33 | \$551.71 | \$520.38 |
| | Semi-Annual | \$430.23 | \$401.18 | \$376.27 | \$353.22 | \$332.93 | \$314.03 | | Semi-Annual | \$370.73 | \$345.70 | \$324.24 | \$304.37 | \$286.89 | \$270.60 |
| | Quarterly | \$219.25 | \$204.45 | \$191.75 | \$180.01 | \$169.67 | \$160.03 | | Quarterly | \$188.93 | \$176.17 | \$165.24 | \$155.11 | \$146.20 | \$137.90 |
| | Monthly Bank Draft | \$69.50 | \$64.81 | \$60.78 | \$57.06 | \$53.78 | \$50.73 | | Monthly Bank Draft | \$59.89 | \$55.84 | \$52.38 | \$49.17 | \$46.34 | \$43.71 |
| 50-54 | Annual | \$1,167.23 | \$1,088.42 | \$1,020.87 | \$958.31 | \$903.26 | \$851.97 | 50-54 | Annual | \$1,005.81 | \$937.90 | \$879.68 | \$825.77 | \$778.34 | \$734.14 |
| | Semi-Annual | \$606.96 | \$565.98 | \$530.85 | \$498.32 | \$469.70 | \$443.02 | | Semi-Annual | \$523.02 | \$487.71 | \$457.43 | \$429.40 | \$404.74 | \$381.75 |
| | Quarterly | \$309.32 | \$288.43 | \$270.53 | \$253.95 | \$239.36 | \$225.77 | | Quarterly | \$266.54 | \$248.54 | \$233.12 | \$218.83 | \$206.26 | \$194.55 |
| | Monthly Bank Draft | \$98.05 | \$91.43 | \$85.75 | \$80.50 | \$75.87 | \$71.57 | | Monthly Bank Draft | \$84.49 | \$78.78 | \$73.89 | \$69.36 | \$65.38 | \$61.67 |
| 55-59 | Annual | \$1,650.12 | \$1,538.69 | \$1,443.19 | \$1,354.76 | \$1,276.94 | \$1,204.43 | 55-59 | Annual | \$1,421.91 | \$1,325.89 | \$1,243.60 | \$1,167.40 | \$1,100.35 | \$1,037.86 |
| | Semi-Annual | \$858.06 | \$800.12 | \$750.46 | \$704.48 | \$664.01 | \$626.30 | | Semi-Annual | \$739.39 | \$689.46 | \$646.67 | \$607.05 | \$572.18 | \$539.69 |
| | Quarterly | \$437.28 | \$407.75 | \$382.45 | \$359.01 | \$338.39 | \$319.17 | | Quarterly | \$376.81 | \$351.36 | \$329.55 | \$309.36 | \$291.59 | \$275.03 |
| | Monthly Bank Draft | \$138.61 | \$129.25 | \$121.23 | \$113.80 | \$107.26 | \$101.17 | | Monthly Bank Draft | \$119.44 | \$111.37 | \$104.46 | \$98.06 | \$92.43 | \$87.18 |
| 60+ | Annual | \$2,892.70 | \$2,697.37 | \$2,529.95 | \$2,374.94 | \$2,238.52 | \$2,111.39 | 60+ | Annual | \$2,492.65 | \$2,324.33 | \$2,180.06 | \$2,046.49 | \$1,928.94 | \$1,819.39 |
| | Semi-Annual | \$1,504.20 | \$1,402.63 | \$1,315.57 | \$1,234.97 | \$1,164.03 | \$1,097.92 | | Semi-Annual | \$1,296.18 | \$1,208.65 | \$1,133.63 | \$1,064.17 | \$1,003.05 | \$946.08 |
| | Quarterly | \$766.57 | \$714.80 | \$670.44 | \$629.36 | \$593.21 | \$559.52 | | Quarterly | \$660.55 | \$615.95 | \$577.72 | \$542.32 | \$511.17 | \$482.14 |
| | Monthly Bank Draft | \$242.99 | \$226.58 | \$212.52 | \$199.49 | \$188.04 | \$177.36 | | Monthly Bank Draft | \$209.38 | \$195.24 | \$183.13 | \$171.91 | \$162.03 | \$152.83 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Codes 720-722 | | | | | | Attained Age(s) | Mode | Zip Codes 716-719, 723-729 | | | | | |
|-----------------|--------------------|-------------------|------------|------------|------------|------------|------------|-----------------|--------------------|----------------------------|------------|------------|------------|------------|------------|
| | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 | | | \$55,000 | \$60,000 | \$65,000 | \$70,000 | \$75,000 | \$80,000 |
| Per Child | Annual | \$563.36 | \$537.99 | \$517.99 | \$497.94 | \$480.84 | \$464.35 | Per Child | Annual | \$485.43 | \$463.59 | \$446.34 | \$429.08 | \$414.34 | \$400.13 |
| | Semi-Annual | \$292.95 | \$279.75 | \$269.35 | \$258.93 | \$250.04 | \$241.46 | | Semi-Annual | \$252.42 | \$241.07 | \$232.10 | \$223.12 | \$215.46 | \$208.07 |
| | Quarterly | \$149.29 | \$142.57 | \$137.27 | \$131.95 | \$127.42 | \$123.05 | | Quarterly | \$128.64 | \$122.85 | \$118.28 | \$113.71 | \$109.80 | \$106.03 |
| | Monthly Bank Draft | \$47.32 | \$45.19 | \$43.51 | \$41.83 | \$40.39 | \$39.01 | | Monthly Bank Draft | \$40.78 | \$38.94 | \$37.49 | \$36.04 | \$34.80 | \$33.61 |
| 18-24 | Annual | \$379.85 | \$354.20 | \$332.22 | \$311.86 | \$293.96 | \$277.25 | 18-24 | Annual | \$327.31 | \$305.21 | \$286.27 | \$268.72 | \$253.29 | \$238.90 |
| | Semi-Annual | \$197.52 | \$184.18 | \$172.75 | \$162.17 | \$152.86 | \$144.17 | | Semi-Annual | \$170.20 | \$158.71 | \$148.86 | \$139.73 | \$131.71 | \$124.23 |
| | Quarterly | \$100.66 | \$93.86 | \$88.04 | \$82.64 | \$77.90 | \$73.47 | | Quarterly | \$86.74 | \$80.88 | \$75.86 | \$71.21 | \$67.12 | \$63.31 |
| | Monthly Bank Draft | \$31.91 | \$29.75 | \$27.91 | \$26.20 | \$24.69 | \$23.29 | | Monthly Bank Draft | \$27.49 | \$25.64 | \$24.05 | \$22.57 | \$21.28 | \$20.07 |
| 25-29 | Annual | \$467.81 | \$436.23 | \$409.15 | \$384.09 | \$362.02 | \$341.46 | 25-29 | Annual | \$403.12 | \$375.90 | \$352.56 | \$330.97 | \$311.96 | \$294.23 |
| | Semi-Annual | \$243.26 | \$226.84 | \$212.76 | \$199.73 | \$188.25 | \$177.56 | | Semi-Annual | \$209.62 | \$195.47 | \$183.33 | \$172.10 | \$162.22 | \$153.00 |
| | Quarterly | \$123.97 | \$115.60 | \$108.42 | \$101.78 | \$95.94 | \$90.49 | | Quarterly | \$106.83 | \$99.61 | \$93.43 | \$87.71 | \$82.67 | \$77.97 |
| | Monthly Bank Draft | \$39.30 | \$36.64 | \$34.37 | \$32.26 | \$30.41 | \$28.68 | | Monthly Bank Draft | \$33.86 | \$31.58 | \$29.62 | \$27.80 | \$26.20 | \$24.72 |
| 30-34 | Annual | \$575.77 | \$536.89 | \$503.56 | \$472.71 | \$445.56 | \$420.25 | 30-34 | Annual | \$496.15 | \$462.64 | \$433.91 | \$407.33 | \$383.94 | \$362.13 |
| | Semi-Annual | \$299.40 | \$279.18 | \$261.85 | \$245.81 | \$231.69 | \$218.53 | | Semi-Annual | \$258.00 | \$240.57 | \$225.63 | \$211.81 | \$199.65 | \$188.31 |
| | Quarterly | \$152.58 | \$142.28 | \$133.44 | \$125.27 | \$118.07 | \$111.37 | | Quarterly | \$131.48 | \$122.60 | \$114.99 | \$107.94 | \$101.74 | \$95.96 |
| | Monthly Bank Draft | \$48.36 | \$45.10 | \$42.30 | \$39.71 | \$37.43 | \$35.30 | | Monthly Bank Draft | \$41.68 | \$38.86 | \$36.45 | \$34.22 | \$32.25 | \$30.42 |
| 35-39 | Annual | \$709.72 | \$661.80 | \$620.72 | \$582.70 | \$549.21 | \$518.04 | 35-39 | Annual | \$611.57 | \$570.27 | \$534.87 | \$502.11 | \$473.27 | \$446.39 |
| | Semi-Annual | \$369.05 | \$344.14 | \$322.77 | \$303.00 | \$285.59 | \$269.38 | | Semi-Annual | \$318.02 | \$296.54 | \$278.13 | \$261.10 | \$246.10 | \$232.12 |
| | Quarterly | \$188.08 | \$175.38 | \$164.49 | \$154.42 | \$145.54 | \$137.28 | | Quarterly | \$162.07 | \$151.12 | \$141.74 | \$133.06 | \$125.42 | \$118.29 |
| | Monthly Bank Draft | \$59.62 | \$55.59 | \$52.14 | \$48.95 | \$46.13 | \$43.52 | | Monthly Bank Draft | \$51.37 | \$47.90 | \$44.93 | \$42.18 | \$39.75 | \$37.50 |
| 40-44 | Annual | \$873.67 | \$814.67 | \$764.10 | \$717.29 | \$676.09 | \$637.69 | 40-44 | Annual | \$752.83 | \$702.00 | \$658.42 | \$618.09 | \$582.58 | \$549.50 |
| | Semi-Annual | \$454.31 | \$423.63 | \$397.33 | \$372.99 | \$351.57 | \$331.60 | | Semi-Annual | \$391.47 | \$365.04 | \$342.38 | \$321.41 | \$302.94 | \$285.74 |
| | Quarterly | \$231.52 | \$215.89 | \$202.49 | \$190.08 | \$179.16 | \$168.99 | | Quarterly | \$199.50 | \$186.03 | \$174.48 | \$163.79 | \$154.38 | \$145.62 |
| | Monthly Bank Draft | \$73.39 | \$68.43 | \$64.18 | \$60.25 | \$56.79 | \$53.57 | | Monthly Bank Draft | \$63.24 | \$58.97 | \$55.31 | \$51.92 | \$48.94 | \$46.16 |
| 45-49 | Annual | \$1,075.58 | \$1,002.95 | \$940.68 | \$883.05 | \$832.33 | \$785.07 | 45-49 | Annual | \$926.82 | \$864.24 | \$810.59 | \$760.93 | \$717.22 | \$676.49 |
| | Semi-Annual | \$559.30 | \$521.53 | \$489.15 | \$459.19 | \$432.81 | \$408.24 | | Semi-Annual | \$481.95 | \$449.40 | \$421.51 | \$395.68 | \$372.95 | \$351.77 |
| | Quarterly | \$285.03 | \$265.78 | \$249.28 | \$234.01 | \$220.57 | \$208.04 | | Quarterly | \$245.61 | \$229.02 | \$214.81 | \$201.65 | \$190.06 | \$179.27 |
| | Monthly Bank Draft | \$90.35 | \$84.25 | \$79.02 | \$74.18 | \$69.92 | \$65.95 | | Monthly Bank Draft | \$77.85 | \$72.60 | \$68.09 | \$63.92 | \$60.25 | \$56.83 |
| 50-54 | Annual | \$1,517.40 | \$1,414.95 | \$1,327.13 | \$1,245.80 | \$1,174.24 | \$1,107.56 | 50-54 | Annual | \$1,307.55 | \$1,219.27 | \$1,143.58 | \$1,073.50 | \$1,011.84 | \$954.38 |
| | Semi-Annual | \$789.05 | \$735.77 | \$690.11 | \$647.82 | \$610.60 | \$575.93 | | Semi-Annual | \$679.93 | \$634.02 | \$594.66 | \$558.22 | \$526.16 | \$496.28 |
| | Quarterly | \$402.11 | \$374.96 | \$351.69 | \$330.14 | \$311.17 | \$293.50 | | Quarterly | \$346.50 | \$323.11 | \$303.05 | \$284.48 | \$268.14 | \$252.91 |
| | Monthly Bank Draft | \$127.46 | \$118.86 | \$111.48 | \$104.65 | \$98.64 | \$93.04 | | Monthly Bank Draft | \$109.83 | \$102.42 | \$96.06 | \$90.17 | \$84.99 | \$80.17 |
| 55-59 | Annual | \$2,145.16 | \$2,000.30 | \$1,876.15 | \$1,761.19 | \$1,660.02 | \$1,565.76 | 55-59 | Annual | \$1,848.48 | \$1,723.66 | \$1,616.68 | \$1,517.62 | \$1,430.46 | \$1,349.22 |
| | Semi-Annual | \$1,115.48 | \$1,040.16 | \$975.60 | \$915.82 | \$863.21 | \$814.20 | | Semi-Annual | \$961.21 | \$896.30 | \$840.67 | \$789.16 | \$743.84 | \$701.59 |
| | Quarterly | \$568.47 | \$530.08 | \$497.18 | \$466.72 | \$439.91 | \$414.93 | | Quarterly | \$489.85 | \$456.77 | \$428.42 | \$402.17 | \$379.07 | \$357.54 |
| | Monthly Bank Draft | \$180.19 | \$168.03 | \$157.60 | \$147.94 | \$139.44 | \$131.52 | | Monthly Bank Draft | \$155.27 | \$144.79 | \$135.80 | \$127.48 | \$120.16 | \$113.33 |
| 60+ | Annual | \$3,760.51 | \$3,506.58 | \$3,288.94 | \$3,087.42 | \$2,910.08 | \$2,744.81 | 60+ | Annual | \$3,240.45 | \$3,021.63 | \$2,834.08 | \$2,660.44 | \$2,507.62 | \$2,365.21 |
| | Semi-Annual | \$1,955.47 | \$1,823.42 | \$1,710.25 | \$1,605.46 | \$1,513.24 | \$1,427.30 | | Semi-Annual | \$1,685.03 | \$1,571.25 | \$1,473.72 | \$1,383.43 | \$1,303.96 | \$1,229.91 |
| | Quarterly | \$996.54 | \$929.24 | \$871.57 | \$818.17 | \$771.17 | \$727.37 | | Quarterly | \$858.72 | \$800.73 | \$751.03 | \$705.02 | \$664.52 | \$626.78 |
| | Monthly Bank Draft | \$315.88 | \$294.55 | \$276.27 | \$259.34 | \$244.45 | \$230.56 | | Monthly Bank Draft | \$272.20 | \$253.82 | \$238.06 | \$223.48 | \$210.64 | \$198.68 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Non-Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Code 720-722 | | | | Attained Age(s) | Mode | Zip Code 716-719, 723-729 | | | |
|--------------------|--------------------|------------------|------------|------------|------------|--------------------|--------------------|---------------------------|------------|------------|------------|
| | | \$85,000 | \$90,000 | \$95,000 | \$100,000 | | | \$85,000 | \$90,000 | \$95,000 | \$100,000 |
| Per Child | Annual | \$345.86 | \$334.98 | \$324.56 | \$314.58 | Per Child | Annual | \$298.03 | \$288.65 | \$279.67 | \$271.07 |
| | Semi-Annual | \$179.85 | \$174.19 | \$168.77 | \$163.58 | | Semi-Annual | \$154.98 | \$150.10 | \$145.43 | \$140.96 |
| | Quarterly | \$91.65 | \$88.77 | \$86.01 | \$83.36 | | Quarterly | \$78.98 | \$76.49 | \$74.11 | \$71.83 |
| | Monthly Bank Draft | \$29.05 | \$28.14 | \$27.26 | \$26.42 | | Monthly Bank Draft | \$25.03 | \$24.25 | \$23.49 | \$22.77 |
| 18-24 | Annual | \$202.31 | \$192.29 | \$182.59 | \$173.50 | 18-24 | Annual | \$174.33 | \$165.69 | \$157.33 | \$149.51 |
| | Semi-Annual | \$105.20 | \$99.99 | \$94.95 | \$90.22 | | Semi-Annual | \$90.65 | \$86.16 | \$81.81 | \$77.75 |
| | Quarterly | \$53.61 | \$50.96 | \$48.39 | \$45.98 | | Quarterly | \$46.20 | \$43.91 | \$41.69 | \$39.62 |
| | Monthly Bank Draft | \$16.99 | \$16.15 | \$15.34 | \$14.57 | | Monthly Bank Draft | \$14.64 | \$13.92 | \$13.22 | \$12.56 |
| 25-29 | Annual | \$249.16 | \$236.83 | \$224.86 | \$213.68 | 25-29 | Annual | \$214.70 | \$204.07 | \$193.76 | \$184.13 |
| | Semi-Annual | \$129.56 | \$123.15 | \$116.93 | \$111.11 | | Semi-Annual | \$111.64 | \$106.12 | \$100.76 | \$95.75 |
| | Quarterly | \$66.03 | \$62.76 | \$59.59 | \$56.63 | | Quarterly | \$56.90 | \$54.08 | \$51.35 | \$48.79 |
| | Monthly Bank Draft | \$20.93 | \$19.89 | \$18.89 | \$17.95 | | Monthly Bank Draft | \$18.03 | \$17.14 | \$16.28 | \$15.47 |
| 30-34 | Annual | \$306.65 | \$291.48 | \$276.75 | \$262.99 | 30-34 | Annual | \$264.24 | \$251.16 | \$238.48 | \$226.62 |
| | Semi-Annual | \$159.46 | \$151.57 | \$143.91 | \$136.75 | | Semi-Annual | \$137.40 | \$130.60 | \$124.01 | \$117.84 |
| | Quarterly | \$81.26 | \$77.24 | \$73.34 | \$69.69 | | Quarterly | \$70.02 | \$66.56 | \$63.20 | \$60.05 |
| | Monthly Bank Draft | \$25.76 | \$24.48 | \$23.25 | \$22.09 | | Monthly Bank Draft | \$22.20 | \$21.10 | \$20.03 | \$19.04 |
| 35-39 | Annual | \$378.01 | \$359.28 | \$341.14 | \$324.18 | 35-39 | Annual | \$325.73 | \$309.59 | \$293.96 | \$279.34 |
| | Semi-Annual | \$196.57 | \$186.83 | \$177.39 | \$168.57 | | Semi-Annual | \$169.38 | \$160.99 | \$152.86 | \$145.26 |
| | Quarterly | \$100.17 | \$95.21 | \$90.40 | \$85.91 | | Quarterly | \$86.32 | \$82.04 | \$77.90 | \$74.03 |
| | Monthly Bank Draft | \$31.75 | \$30.18 | \$28.66 | \$27.23 | | Monthly Bank Draft | \$27.36 | \$26.01 | \$24.69 | \$23.46 |
| 40-44 | Annual | \$465.31 | \$442.27 | \$419.94 | \$399.05 | 40-44 | Annual | \$400.96 | \$381.10 | \$361.86 | \$343.86 |
| | Semi-Annual | \$241.96 | \$229.98 | \$218.37 | \$207.51 | | Semi-Annual | \$208.50 | \$198.17 | \$188.17 | \$178.81 |
| | Quarterly | \$123.31 | \$117.20 | \$111.28 | \$105.75 | | Quarterly | \$106.25 | \$100.99 | \$95.89 | \$91.12 |
| | Monthly Bank Draft | \$39.09 | \$37.15 | \$35.27 | \$33.52 | | Monthly Bank Draft | \$33.68 | \$32.01 | \$30.40 | \$28.88 |
| 45-49 | Annual | \$572.86 | \$544.48 | \$516.99 | \$491.28 | 45-49 | Annual | \$493.63 | \$469.18 | \$445.49 | \$423.33 |
| | Semi-Annual | \$297.89 | \$283.13 | \$268.83 | \$255.47 | | Semi-Annual | \$256.69 | \$243.97 | \$231.65 | \$220.13 |
| | Quarterly | \$151.81 | \$144.29 | \$137.00 | \$130.19 | | Quarterly | \$130.81 | \$124.33 | \$118.05 | \$112.18 |
| | Monthly Bank Draft | \$48.12 | \$45.74 | \$43.43 | \$41.27 | | Monthly Bank Draft | \$41.46 | \$39.41 | \$37.42 | \$35.56 |
| 50-54 | Annual | \$808.19 | \$768.14 | \$729.36 | \$693.09 | 50-54 | Annual | \$696.42 | \$661.91 | \$628.49 | \$597.23 |
| | Semi-Annual | \$420.26 | \$399.43 | \$379.27 | \$360.41 | | Semi-Annual | \$362.14 | \$344.19 | \$326.81 | \$310.56 |
| | Quarterly | \$214.17 | \$203.56 | \$193.28 | \$183.67 | | Quarterly | \$184.55 | \$175.41 | \$166.55 | \$158.27 |
| | Monthly Bank Draft | \$67.89 | \$64.52 | \$61.27 | \$58.22 | | Monthly Bank Draft | \$58.50 | \$55.60 | \$52.79 | \$50.17 |
| 55-59 | Annual | \$1,142.53 | \$1,085.93 | \$1,031.11 | \$979.81 | 55-59 | Annual | \$984.52 | \$935.75 | \$888.51 | \$844.31 |
| | Semi-Annual | \$594.12 | \$564.68 | \$536.18 | \$509.50 | | Semi-Annual | \$511.95 | \$486.59 | \$462.03 | \$439.04 |
| | Quarterly | \$302.77 | \$287.77 | \$273.24 | \$259.65 | | Quarterly | \$260.90 | \$247.97 | \$235.46 | \$223.74 |
| | Monthly Bank Draft | \$95.97 | \$91.22 | \$86.61 | \$82.30 | | Monthly Bank Draft | \$82.70 | \$78.60 | \$74.63 | \$70.92 |
| 60+ | Annual | \$2,002.88 | \$1,903.66 | \$1,807.55 | \$1,717.64 | 60+ | Annual | \$1,725.88 | \$1,640.39 | \$1,557.57 | \$1,480.10 |
| | Semi-Annual | \$1,041.50 | \$989.90 | \$939.93 | \$893.17 | | Semi-Annual | \$897.46 | \$853.00 | \$809.94 | \$769.65 |
| | Quarterly | \$530.76 | \$504.47 | \$479.00 | \$455.17 | | Quarterly | \$457.36 | \$434.70 | \$412.76 | \$392.23 |
| | Monthly Bank Draft | \$168.24 | \$159.91 | \$151.83 | \$144.28 | | Monthly Bank Draft | \$144.97 | \$137.79 | \$130.84 | \$124.33 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Tobacco Rates, multiply the Non-Tobacco Rates x 1.30.

AR

15Dxxx

Guarantee Trust Life Insurance Company - Preferred Catastrophic Rates - Arkansas

2009 Tobacco* Gross Premiums

Individual Policy Form = HDIP-2003-AR. Primary Insured Plan Code = HDMM3. Spouse Plan Code = HDSP3. Child Plan Code = HDCH3.

| Attained Age(s) | Mode | Zip Code 720-722 | | | | Attained Age(s) | Mode | Zip Code 716-719, 723-729 | | | |
|--------------------|--------------------|------------------|------------|------------|------------|--------------------|--------------------|---------------------------|------------|------------|------------|
| | | \$85,000 | \$90,000 | \$95,000 | \$100,000 | | | \$85,000 | \$90,000 | \$95,000 | \$100,000 |
| Per Child | Annual | \$449.62 | \$435.47 | \$421.93 | \$408.95 | Per Child | Annual | \$387.44 | \$375.25 | \$363.57 | \$352.39 |
| | Semi-Annual | \$233.80 | \$226.44 | \$219.40 | \$212.65 | | Semi-Annual | \$201.47 | \$195.13 | \$189.06 | \$183.24 |
| | Quarterly | \$119.15 | \$115.40 | \$111.81 | \$108.37 | | Quarterly | \$102.67 | \$99.44 | \$96.35 | \$93.38 |
| | Monthly Bank Draft | \$37.77 | \$36.58 | \$35.44 | \$34.35 | | Monthly Bank Draft | \$32.54 | \$31.52 | \$30.54 | \$29.60 |
| 18-24 | Annual | \$263.00 | \$249.98 | \$237.37 | \$225.55 | 18-24 | Annual | \$226.63 | \$215.40 | \$204.53 | \$194.36 |
| | Semi-Annual | \$136.76 | \$129.99 | \$123.43 | \$117.29 | | Semi-Annual | \$117.85 | \$112.01 | \$106.36 | \$101.07 |
| | Quarterly | \$69.70 | \$66.24 | \$62.90 | \$59.77 | | Quarterly | \$60.06 | \$57.08 | \$54.20 | \$51.51 |
| | Monthly Bank Draft | \$22.09 | \$21.00 | \$19.94 | \$18.95 | | Monthly Bank Draft | \$19.04 | \$18.09 | \$17.18 | \$16.33 |
| 25-29 | Annual | \$323.91 | \$307.88 | \$292.32 | \$277.78 | 25-29 | Annual | \$279.11 | \$265.29 | \$251.89 | \$239.37 |
| | Semi-Annual | \$168.43 | \$160.10 | \$152.01 | \$144.45 | | Semi-Annual | \$145.14 | \$137.95 | \$130.98 | \$124.47 |
| | Quarterly | \$85.84 | \$81.59 | \$77.46 | \$73.61 | | Quarterly | \$73.96 | \$70.30 | \$66.75 | \$63.43 |
| | Monthly Bank Draft | \$27.21 | \$25.86 | \$24.55 | \$23.33 | | Monthly Bank Draft | \$23.45 | \$22.28 | \$21.16 | \$20.11 |
| 30-34 | Annual | \$398.65 | \$378.92 | \$359.78 | \$341.89 | 30-34 | Annual | \$343.51 | \$326.51 | \$310.02 | \$294.61 |
| | Semi-Annual | \$207.30 | \$197.04 | \$187.09 | \$177.78 | | Semi-Annual | \$178.63 | \$169.79 | \$161.21 | \$153.20 |
| | Quarterly | \$105.64 | \$100.41 | \$95.34 | \$90.60 | | Quarterly | \$91.03 | \$86.53 | \$82.16 | \$78.07 |
| | Monthly Bank Draft | \$33.49 | \$31.83 | \$30.22 | \$28.72 | | Monthly Bank Draft | \$28.85 | \$27.43 | \$26.04 | \$24.75 |
| 35-39 | Annual | \$491.41 | \$467.06 | \$443.48 | \$421.43 | 35-39 | Annual | \$423.45 | \$402.47 | \$382.15 | \$363.14 |
| | Semi-Annual | \$255.53 | \$242.87 | \$230.61 | \$219.14 | | Semi-Annual | \$220.19 | \$209.28 | \$198.72 | \$188.83 |
| | Quarterly | \$130.22 | \$123.77 | \$117.52 | \$111.68 | | Quarterly | \$112.21 | \$106.65 | \$101.27 | \$96.23 |
| | Monthly Bank Draft | \$41.28 | \$39.23 | \$37.25 | \$35.40 | | Monthly Bank Draft | \$35.57 | \$33.81 | \$32.10 | \$30.50 |
| 40-44 | Annual | \$604.90 | \$574.95 | \$545.92 | \$518.77 | 40-44 | Annual | \$521.25 | \$495.43 | \$470.42 | \$447.02 |
| | Semi-Annual | \$314.55 | \$298.97 | \$283.88 | \$269.76 | | Semi-Annual | \$271.05 | \$257.62 | \$244.62 | \$232.45 |
| | Quarterly | \$160.30 | \$152.36 | \$144.67 | \$137.47 | | Quarterly | \$138.13 | \$131.29 | \$124.66 | \$118.46 |
| | Monthly Bank Draft | \$50.81 | \$48.30 | \$45.86 | \$43.58 | | Monthly Bank Draft | \$43.79 | \$41.62 | \$39.52 | \$37.55 |
| 45-49 | Annual | \$744.72 | \$707.82 | \$672.09 | \$638.66 | 45-49 | Annual | \$641.72 | \$609.93 | \$579.14 | \$550.33 |
| | Semi-Annual | \$387.25 | \$368.07 | \$349.49 | \$332.10 | | Semi-Annual | \$333.69 | \$317.16 | \$301.15 | \$286.17 |
| | Quarterly | \$197.35 | \$187.57 | \$178.10 | \$169.24 | | Quarterly | \$170.06 | \$161.63 | \$153.47 | \$145.84 |
| | Monthly Bank Draft | \$62.56 | \$59.46 | \$56.46 | \$53.65 | | Monthly Bank Draft | \$53.90 | \$51.23 | \$48.65 | \$46.23 |
| 50-54 | Annual | \$1,050.65 | \$998.58 | \$948.17 | \$901.02 | 50-54 | Annual | \$905.35 | \$860.48 | \$817.04 | \$776.40 |
| | Semi-Annual | \$546.34 | \$519.26 | \$493.05 | \$468.53 | | Semi-Annual | \$470.78 | \$447.45 | \$424.86 | \$403.73 |
| | Quarterly | \$278.42 | \$264.62 | \$251.27 | \$238.77 | | Quarterly | \$239.92 | \$228.03 | \$216.52 | \$205.75 |
| | Monthly Bank Draft | \$88.25 | \$83.88 | \$79.65 | \$75.69 | | Monthly Bank Draft | \$76.05 | \$72.28 | \$68.63 | \$65.22 |
| 55-59 | Annual | \$1,485.29 | \$1,411.71 | \$1,340.44 | \$1,273.75 | 55-59 | Annual | \$1,279.88 | \$1,216.48 | \$1,155.06 | \$1,097.60 |
| | Semi-Annual | \$772.35 | \$734.09 | \$697.03 | \$662.35 | | Semi-Annual | \$665.54 | \$632.57 | \$600.63 | \$570.75 |
| | Quarterly | \$393.60 | \$374.10 | \$355.22 | \$337.54 | | Quarterly | \$339.17 | \$322.37 | \$306.09 | \$290.86 |
| | Monthly Bank Draft | \$124.76 | \$118.58 | \$112.60 | \$107.00 | | Monthly Bank Draft | \$107.51 | \$102.18 | \$97.03 | \$92.20 |
| 60+ | Annual | \$2,603.74 | \$2,474.76 | \$2,349.82 | \$2,232.93 | 60+ | Annual | \$2,243.64 | \$2,132.51 | \$2,024.84 | \$1,924.13 |
| | Semi-Annual | \$1,353.94 | \$1,286.88 | \$1,221.91 | \$1,161.12 | | Semi-Annual | \$1,166.69 | \$1,108.91 | \$1,052.92 | \$1,000.55 |
| | Quarterly | \$689.99 | \$655.81 | \$622.70 | \$591.73 | | Quarterly | \$594.56 | \$565.12 | \$536.58 | \$509.89 |
| | Monthly Bank Draft | \$218.71 | \$207.88 | \$197.38 | \$187.57 | | Monthly Bank Draft | \$188.47 | \$179.13 | \$170.09 | \$161.63 |

NAIC Co. Code: 64211. FEIN: 36-1174500.

* Application Fee = \$20 (non-refundable, payable only once).

* To calculate Non-Tobacco Rates, divide the Tobacco Rates / 1.30.

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